PayPal as a Payment Option: Standard Checkout Integration Guide

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PayPal as a Payment Option: Standard Checkout Integration Guide

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Preface

This Document

This document, the *PayPal as a Payment Option: Standard Checkout Integration Guide*, which describes how to use and integrate PayPal features for merchants, replaces the *PayPal Merchant User Manual and Integration Guide*, issued in February, 2005.

Intended Audience

This document is written for merchants whose websites use PayPal features to obtain payments from PayPal members.

Notational Conventions

This document uses typefaces to identify the characteristics of text. These typefaces and the characteristics they imply are described below:

Typeface	How Used
serif italics	A document title.
	A term being discussed or defined. For example: A *file* is a readable or writable stream of characters …
	Boolean values (not keywords). For example: The function returns *true* if it encounters an error.
`monospaced`	Pathnames or file names that appear in body text frames.
	Code-related names that appear in body text frames. Such names are used for functions, callbacks, arguments, data structures, and fields. For example: `AbstractResponseType` is the SOAP response type definition on which all PayPal API response methods are based.
	Components of Internet protocol requests and responses, such as HTTPS and `FORM` variables. For example: The PayPal system uses a `method=POST` request to return IPN status variables related to subscriptions, such as `txn_type`.
Serif bold	User interface names, such as window names or menu selections. For example: On the **Profile** page, click **Email** to confirm your email address.

Typeface	How Used
San-serif oblique	Placeholders used in the context of a format or programming standard or formal descriptions of PayPal system syntax. Placeholders indicate values or names that the reader should provide. Example: For example, `amount` is the variable for a single-item shopping cart, but `amount_X` is the name of the variable for a multi-item shopping cart. `amount_3` is the item amount for the third item in a multiple-item shopping cart.

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Text attribute	How Used
xxxxxx	Hypertext link to a page in the current document or to another document in the set.
xxxxxx	Hypertext link to a URL or that initiates a web action, such as sending mail.

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4. Chose **Help by Email**.
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3. Click **Email PayPal Technical Support**.
4. Complete the form.

1 Introduction

The *PayPal as a Payment Option: Standard Checkout Integration Guide* provides information about the majority of PayPal's features, and instructions for using these features to meet your online payment needs.

Use the *Payment Option: Standard Checkout Integration Guide* to:

- Quickly and easily set up e-commerce functionality with PayPal. For example, learn how to integrate PayPal into your website in minutes with Buy Now buttons.
- Learn more advanced techniques and tools to get the most out of the PayPal products. For example, set up Instant Payment Notification to integrate PayPal payments with your business's back-end operations.
- Understand what your buyers see when they pay with PayPal. For example, review what it means for a new buyer to optionally create a PayPal account using the PayPal Account Optional feature.
- View various product flows to better visualize your end product.
- Review recommended solutions and best practices.

The *PayPal as a Payment Option: Standard Checkout Integration Guide* includes information about, and instructions for using, the following features:

- Buy Now Buttons
- Donations Buttons
- PayPal Account Optional
- Custom Payment Pages
- Instant Payment Notification
- Payment Data Transfer
- Multi-User Access
- Shipping, Handling, and Tax
- Auto Return

PayPal-Supported Currencies

The following currencies are supported by PayPal.

TABLE 1.1 PayPal-Supported Currencies, Currency Codes, and Maximum Transaction Amounts

Code	Currency	Maximum Transaction Amount
AUD	Australian Dollar	12,500 AUD
CAD	Canadian Dollar	12,500 CAD
EUR	Euro	8,000 EUR
GBP	Pound Sterling	5,500 GBP
JPY	Japanese Yen	1,000,000 JPY
USD	U.S. Dollar	10,000 USD

Additional Information

The following table lists URLs you can consult for more information about PayPal.

NOTE: In most cases, you must log in to PayPal to see this additional information.

TABLE 1.2 Additional Information

Information	URL
Fees	https://www.paypal.com/fees
Online Security	https://www.paypal.com/security
User Agreement and Policies	https://www.paypal.com/cgi-bin/webscr?cmd=p/gen/ua/ua-outside
Online Help	https://www.paypal.com/fees/help
Customer Service	https://www.paypal.com/wf

2 PayPal Payments Overview

This section provides a brief overview of each of the products described in this manual.

PayPal Account Optional

With PayPal Account Optional turned on, your customers who are new to PayPal can make credit card and debit card payments without signing up for a PayPal account. This setting is available from your Profile, and is available to Premier and Business accounts.

PayPal Account Optional is turned on by default for all U.S. Premier and Business accounts. This means that your customers who already have PayPal accounts will go through the same Website Payments experience to which they're accustomed.

Your new customers, or existing customers who are new to PayPal, will go through a checkout that doesn't require PayPal signup; however, they will have that option available after completing the payment. Whether customers sign up for a PayPal account or not, you can set your Buy Now, Donations, and Shopping Cart buttons to return them to your website, and you will still receive the same notification emails as in the current checkout flow.

For more information about PayPal Account Optional, see Chapter 4, "Account Optional."

Buy Nowand Donations Buttons

PayPal makes it easy to accept donations and payments for single items through your website. The Buy Now and Donations Buttons feature can be implemented in minutes, giving you easy access to business from PayPal's millions of members, and any other buyer on the web.

Because using Buy Now and Donations buttons to send and receive payments is secure, both you and your customers remain protected. PayPal automatically encrypts your confidential information using the Secure Sockets Layer (SSL) protocol with an encryption key length of 128 bits (the highest level commercially available). Your customers will not need to share their private financial information (e.g. credit card or bank account numbers) during the transaction, so they can complete payment while retaining security. However, using button encryption does impose some limitations, and therefore PayPal offers both encrypted and unencrypted button options.

The flexibility of our Buy Now buttons keeps your website working for you. You can accept payments from current PayPal members as well as people who have just signed up for our service, and you won't lose your customers after they have made a purchase—the payment process lets you return buyers to your website, not lose them to ours.

Benefits of Buy Now and Donations Buttons include:

- Easy to implement — no CGI scripting necessary.
- No up-front costs — you'll have the same low fee schedule used as when you receive other PayPal payments.
- Sell with ease — PayPal maintains detailed transaction records on the PayPal website.
- Improve buyer experience — with customizable buttons and secure payments, happy customers become repeat customers.

For more information about Buy Now and Donations Buttons, see Chapter 5, "Creating Buy NowButtons."

Custom Payment Pages

With our Custom Payment Pages feature, you can tailor PayPal's payment pages to the style of your website for a truly seamless payment experience. Make PayPal's payment flow yours with custom page colors and your own images. Custom Payment Pages can be used with all PayPal Website Payment buttons, including Buy Now, Donations, and Subscriptions.

For more information about Custom Payment Page, see Chapter 8, "Custom Payment Pages."

Calculating Shipping, Handling, and Tax

You can set up your PayPal account to automatically calculate and charge shipping and sales (or value added) tax, as well as specify a different tax rate for each of the 50 U.S. states and any of the countries listed. In addition, you can charge shipping costs as a fixed rate based on the amount of the total purchase, or as a percentage of the purchase price. You also have the option to assign shipping amounts to individual products.

For more information about shipping and tax, see Chapter 9, "Calculating Shipping, Handling, and Tax."

Contact Telephone Number

The Customer Contact Information Telephone field provides merchants with a contact telephone number for their buyer. In accordance with our User Agreement, merchants may only use this Contact Telephone Number to communicate with buyers about the related purchase. This number may not be used for unsolicited commercial messages.

Auto Return

Auto Return for Website Payments allows merchants to eliminate the Payment Receipt page in the Website Payments flow and automatically return or redirect buyers to their website upon payment completion.

For more information about Auto Return, see Chapter 11, "Auto Return."

Back-end Integration Methods

There are two back-end integration methods: Instant Payment Notification and Payment Data Transfer.

Instant Payment Notification

PayPal's Instant Payment Notification (IPN) allows you to integrate PayPal payments with your website's back-end operations:

- Customize your website's response to customer purchases in real-time.
- Track customers through the notification's pass through variables.
- Automate your fulfillment operations.
- Store transaction information in your own database.

IPN provides immediate notification and confirmation of PayPal payments you receive. After you activate IPN, you receive an IPN when a payment is first received that displays the status of the payment: Completed or Pending. If the payment status was Pending, you will receive another IPN when the payment clears, fails, or is denied.

IPN can be integrated with each of the PayPal Website Payments solutions — Buy Now Buttons, PayPal Shopping Cart, Subscriptions and Recurring Payments, and Donations — and with regular PayPal Send Money and Mass Payment. It lets you focus on selling, not on manually tracking your orders.

For more information about IPN, see the *Order Management Integration Guide*.

Payment Data Transfer

Payment Data Transfer (PDT) provides merchants with the ability to display transaction details to buyers who are redirected back to their website upon payment completion.

For more information about PDT, see the *Order Management Integration Guide*.

Payment Receiving Preferences

Once you have set up your PayPal account, you're ready to receive payments. Your Payment Receiving Preferences let you manage the types of payments you receive.

For more information about Payment Receiving Preferences, see "Payment Receiving Preferences" on page 27.

Refunds

You can automatically send a refund to your buyer with 60 days after receiving payment.

For more information about sending refunds, see Chapter 15, "Processing Refunds."

Multi-User Access

PayPal's Multi-User Access feature allows you to set up multiple logins and access levels. Your employees only have access to the parts of your PayPal account that they need to complete their jobs, letting you run your business smoothly and securely.

For more information about Multi-User Access, see "Multi-User Access" on page 106.

Reports

PayPal's Reporting Tools provide you with the information you need to effectively measure and manage your business:

- Analyze your revenue sources to better understand your customers' buying behavior.
- Automate time-consuming bookkeeping tasks.
- Accurately settle and reconcile transactions.

For more information about PayPal's Reporting Tools, see https://www.paypal.com/us/cgi-bin/webscr?cmd=p/xcl/rec/reports-intro-outside.

Subscriptions

PayPal Subscriptions and Recurring Payments is a service with which you can accept recurring payments for your service.

When you set up Subscriptions, you can offer your subscribers a trial period, special introductory rates, and a regular rate. Your subscribers will be billed automatically according

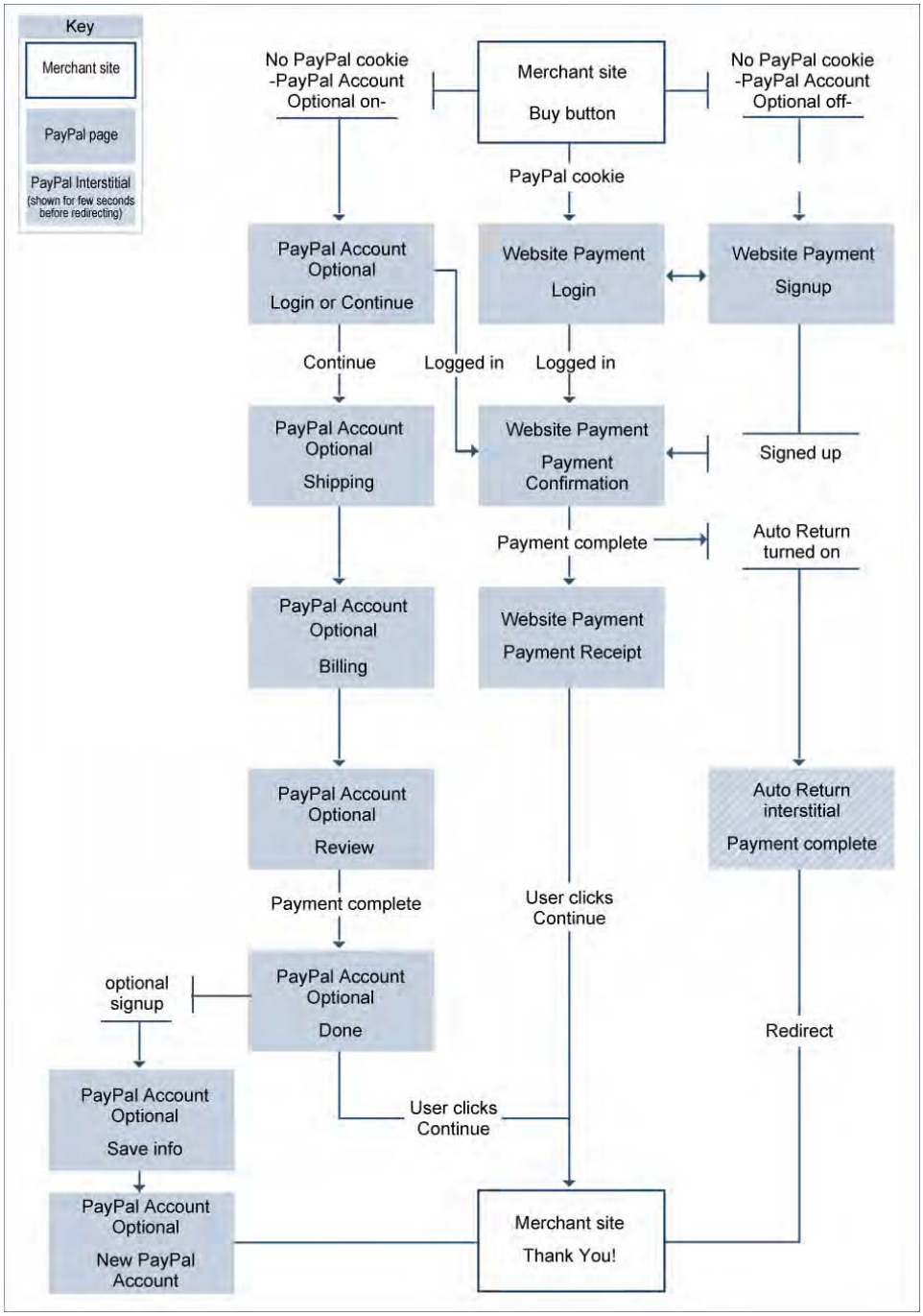
to the terms you dictate, removing the hassle of keeping track of which payments you have and have not received.

For more information about PayPal Subscriptions and Recurring Payments, see the *PayPal Subscriptions* manual, which is available on the PayPal website.

Payment Flow Overview

The following diagram represents an overview of the PayPal payment flows.

FIGURE 2.1 PayPal Payment Flows

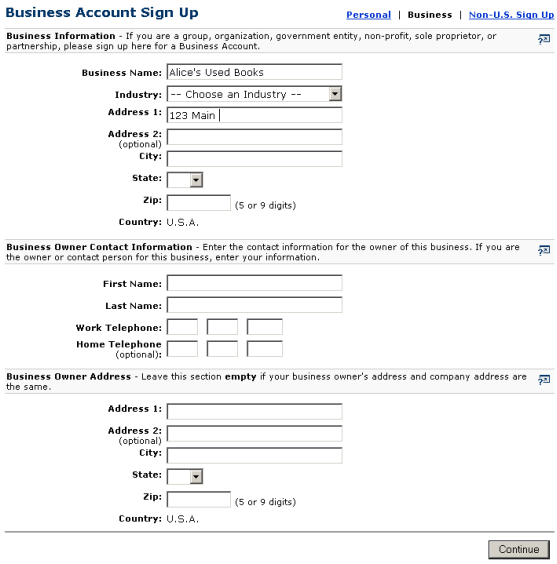


3 Getting Started

You can start accepting payments with PayPal in 5 easy steps:

Step 1 - Sign Up: Go to https://www.paypal.com/ and click the **Sign Up** link in the upper right-hand corner of the page. Click the **Business** link to sign up for a Business account, as shown in the following diagram. Be sure to remember the email address and password you choose; in the future, you will use them to login to your PayPal account.

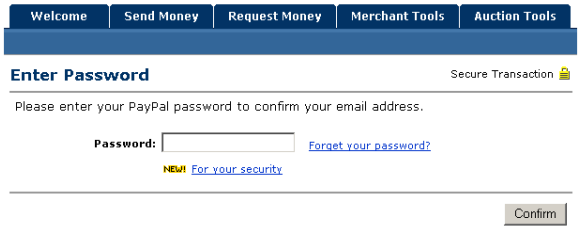
FIGURE 3.1 Business Account Signup


Business Account Sign Up
Personal | Business | Non-U.S. Sign Up
Business Information - If you are a group, organization, government entity, non-profit, sole proprietor, or partnership, please sign up here for a Business Account.
Business Name: Alice's Used Books
Industry: -- Choose an Industry --
Address 1: 123 Main
Address 2: (optional)
City:
State:
Zip: (5 or 9 digits)
Country: U.S.A.
Business Owner Contact Information - Enter the contact information for the owner of this business. If you are the owner or contact person for this business, enter your information.
First Name:
Last Name:
Work Telephone:
Home Telephone (optional):
Business Owner Address - Leave this section empty if your business owner's address and company address are the same.
Address 1:
Address 2: (optional)
City:
State:
Zip: (5 or 9 digits)
Country: U.S.A.
Continue

Step 2 - Confirm Email Address: After completing the two-page signup, PayPal will send you an email to confirm your email address. Open your email and click the link in the email we sent you. You will be taken to a PayPal page and asked to enter your password, as shown in the following diagram. Once you have successfully entered your password, your email address will be confirmed.

IMPORTANT: *PayPal representatives will never ask you for your password, and will never ask you to enter your password or financial information in an email or send such information in an email. If you believe someone has learned your password, please change it immediately and contact PayPal customer service as soon as possible.*

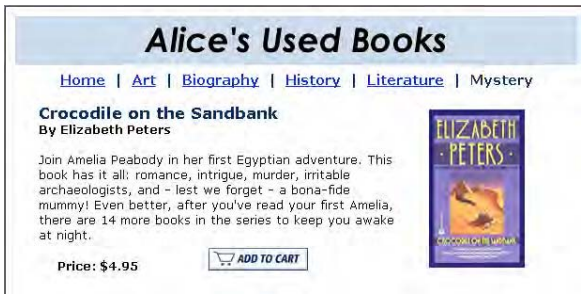
FIGURE 3.2 Confirming Your Email Address



Step 3 - Add Bank Account: You must add a bank account In order for PayPal to add funds to it. Log in to your PayPal account and click the **Profile** subtab of the **My Account** tab. Click the **Bank Accounts** link in the **Financial Information** column. After you add your bank account, it becomes your Primary bank account and default payment method. If you decide to add additional bank accounts to your PayPal account, you can change any of them to be your primary account.

Step 4 - Add Credit Card (optional): Log in to your PayPal account and click the **Profile** subtab of the **My Account** tab, as shown in the following diagram. Click the **Credit Cards** link in the **Financial Information** column. On the **Credit Cards** page, click the **Add** button. The credit card you add will become your primary credit card, meaning it is the default credit card used on your PayPal account. If you decide to add additional credit cards to your PayPal account, you can select any of them as your primary card.

Step 5 - Start Receiving Payments: Now that you've set up everything in your PayPal account, you're ready to start receiving payments.


Alice's Used Books
Home | Art | Biography | History | Literature | Mystery
Crocodile on the Sandbank
By Elizabeth Peters
Join Amelia Peabody in her first Egyptian adventure. This book has it all: romance, intrigue, murder, irritable archaeologists, and - lest we forget - a bona-fide mummy! Even better, after you've read your first Amelia, there are 14 more books in the series to keep you awake at night.
Price: $4.95
ADD TO CART
ELIZABETH PETERS

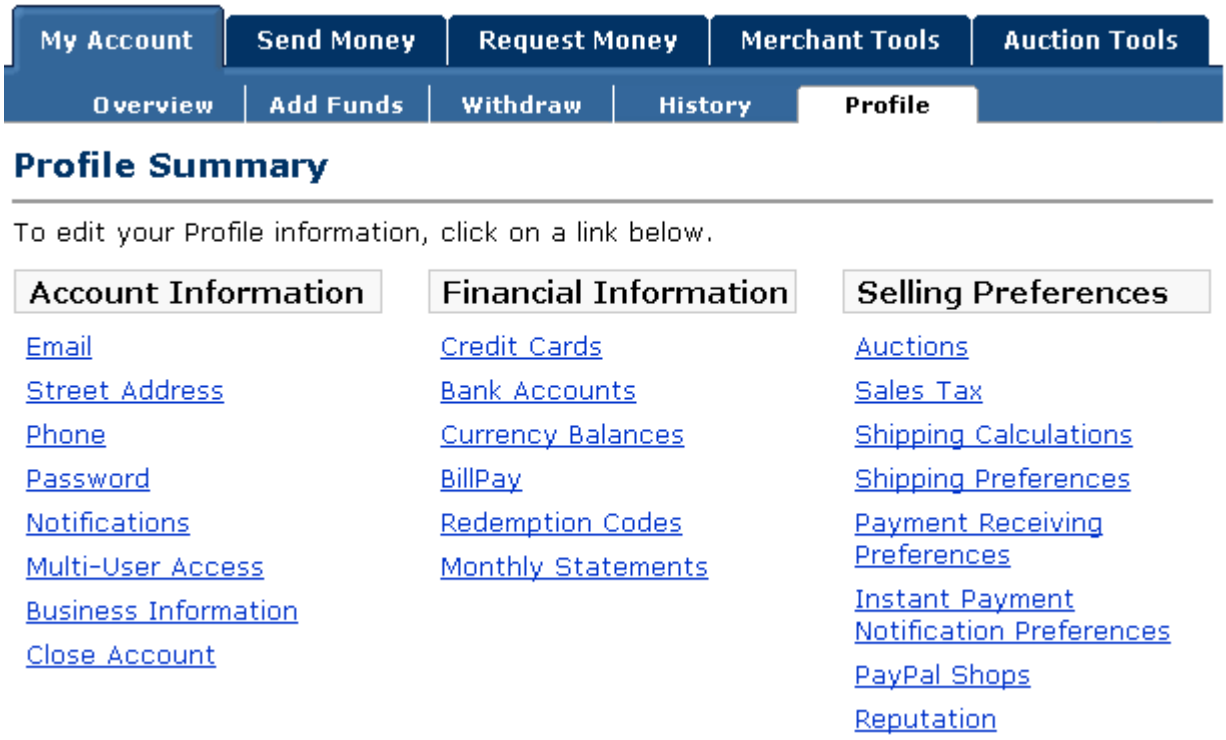
Account Profile

The PayPal account Profile consolidates all of the different settings and preferences for your account. You can use your Profile to manage all of the information in your PayPal account. To

go to your Profile, log in to your PayPal account and click the **Profile** subtab of the **My Account** tab, as shown in the following diagram.

Your Profile is organized in three sections for managing your account information, as shown in the following diagram.

FIGURE 3.3 Merchant Profile Page



Account Information

Use the **Account Information** column to perform basic account maintenance, including updating your password, adding and confirming email addresses, and managing your business information.

Financial Information

Use the **Financial Information** column to organize and maintain all of the financial instruments associated with your PayPal account, including adding credit cards and bank accounts, maintaining your Multiple Currency Balances, and viewing your Monthly Account Statements.

Selling Preferences

Use the **Selling Preferences** column to organize the way you sell with your PayPal account, including editing your Payment Receiving Preferences, tax, and shipping.

Payment Receiving Preferences

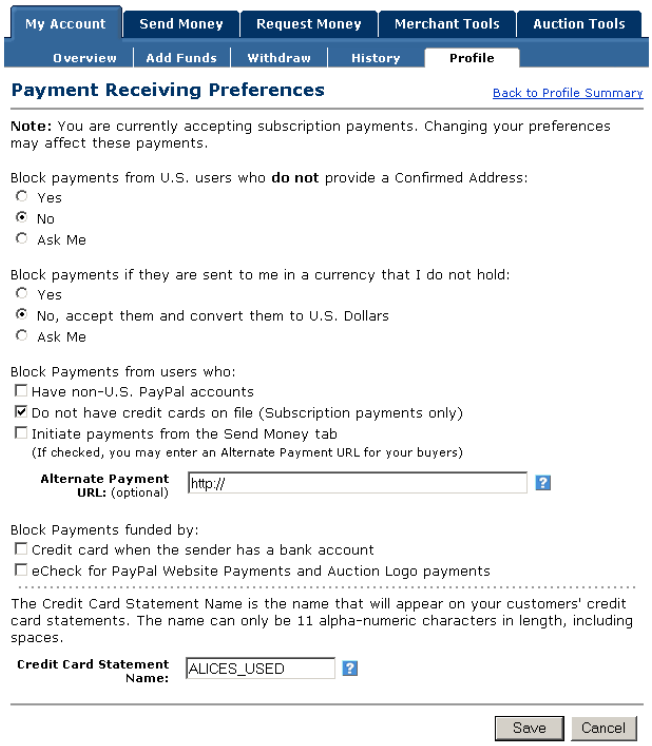
Once you have set up your PayPal account, you're ready to start receiving payments. Your Payment Receiving Preferences let you manage the types of payments you receive:

- Block payments from U.S. users that do not have a confirmed address.
- Block payments sent to you in a currency you do not hold.
- Block payments from users with non-U.S. PayPal accounts.
- Block payments from users who initiate payments from the Pay Anyone subtab.
- Block payments funded by credit cards when the sender has a bank account.
- Block payments funded by eCheck for PayPal Website Payments and Smart Logo payments.

To edit your Payment Receiving Preferences:

- Log in to your PayPal account.
- Click the **Profile** subtab of the **My Account** tab.
- Click the **Payment Receiving Preferences** link in the **Selling Preferences** column. The Payment Receiving Preferences page opens, as shown in the following diagram.

FIGURE 3.4 Payment Receiving Preferences


My Account
Send Money
Request Money
Merchant Tools
Auction Tools
Overview
Add Funds
Withdraw
History
Profile
Payment Receiving Preferences
Back to Profile Summary
Note: You are currently accepting subscription payments. Changing your preferences may affect these payments.
Block payments from U.S. users who do not provide a Confirmed Address:
Yes
No
Ask Me
Block payments if they are sent to me in a currency that I do not hold:
Yes
No, accept them and convert them to U.S. Dollars
Ask Me
Block Payments from users who:
Have non-U.S. PayPal accounts
Do not have credit cards on file (Subscription payments only)
Initiate payments from the Send Money tab
(If checked, you may enter an Alternate Payment URL for your buyers)
Alternate Payment URL: (optional)
http://
Block Payments funded by:
Credit card when the sender has a bank account
eCheck for PayPal Website Payments and Auction Logo payments
The Credit Card Statement Name is the name that will appear on your customers' credit card statements. The name can only be 11 alpha-numeric characters in length, including spaces.
Credit Card Statement Name:
ALICES_USED
Save
Cancel

Blocking Payments

Blocking Payments From U.S. Users Without a Confirmed Address

This preference allows you to better manage your risk by filtering payments where the buyer chooses not to share his Confirmed Address with you. PayPal provides Confirmed Addresses to help you make informed decisions when shipping goods. To be eligible for PayPal's Seller Protection Policy, and to help reduce your risk of dealing with fraudulent buyers, ship to a buyer's Confirmed Address.

There are three choices for this preference:

- **Yes**: All payments from U.S. buyers without a Confirmed Address will be blocked. All U.S. buyers will be required to provide a Confirmed Address in order to pay you.
- **No**: All payments will be accepted. To maximize your sales, select **No**.
- **Ask Me**: You can choose whether to accept or deny payment without a Confirmed Address on a case-by-case basis. This option allows you the flexibility to decide whether you want to take on the risk of not having the buyer's Confirmed Address for each transaction. If you accept the payment, it becomes a completed transaction. If you deny a particular payment, the sender of the payment will be notified that the payment has been denied and will be credited with the payment amount. PayPal does not charge fees for denied payments.

Blocking Payments in a Currency You Do Not Hold

When you receive a payment in a currency you do not hold, PayPal will prompt you to open a balance for that currency, convert it to your primary balance, or deny the payment. Payments in currencies for which you hold a balance will automatically be applied to the correct balance, and you will see a summary of each currency balance in your Account Overview page.

There are three choices for this preference:

- **Yes**: Accepts the payment regardless of the currency in which the payment is made.
- **No, accept them and convert them to U.S. Dollars**: Accepts the payment but automatically converts to U.S. Dollars.
- **Ask Me**: You can choose to accept or deny, transaction-by-transaction, a payment in a currency you do not currently hold. If you accept the payment, it becomes a completed transaction. If you deny a particular payment, the sender of the payment will be notified that the payment has been denied and will be credited with the payment amount. PayPal does not charge fees for denied payments.

Blocking Payments From Users With Non-U.S. PayPal Accounts

Since many international addresses cannot be confirmed, you may choose to block payments from users with non-U.S. PayPal accounts in order to qualify for the Seller Protection Policy (SPP).

Blocking Payments Initiated From the Pay Anyone Subtab

This preference allows you to choose whether or not to receive payments initiated via the **Pay Anyone** subtab of the **Send Money** tab on the PayPal website.

If you choose to block these payments, you will accept only payments initiated via PayPal's Buy Now Buttons, Donations, Subscriptions and Recurring Payments, Winning Buyer

Notification, Mass Payments, Money Requests, Post-Sale Manager Invoices, Smart Logos, or eBay Checkout Payments. Selecting this option may help you manage your account, because all of the PayPal payments you receive will be attached to a specific item or transaction that you previously defined.

If you choose not to block these payments, you will accept all payments, including those initiated via the **Pay Anyone** subtab of the **Send Money** tab.

Blocking Payments Funded By Credit Cards When Sender Has a Bank Account

This preference allows you to force customers to pay you with a bank account or PayPal funds if they are able to do so. However, if they cannot pay you using a bank account or PayPal funds, they will still have the option to pay with a credit card.

This preference can also help to reduce your risk of chargebacks. Verified users are users who have confirmed their bank accounts with PayPal, or have been otherwise verified by PayPal. Because most Verified members have the option of paying with their bank accounts (via eCheck or Instant Transfer), choosing this preference will not prevent any users from being able to send you money. When they pay you with PayPal's Instant Transfer, you receive the payment instantly, just as when they pay with a credit card. Users who have not confirmed their bank accounts with PayPal can still send you money funded by credit cards.

Blocking Payments Funded By eChecks

This preference allows you to block eCheck payments. Because eCheck payments take three to four business days to clear, you may not want to accept them for your Instant Purchase and Buy Now buttons.

If you choose to block these payments, you will not receive eCheck payments through PayPal Website Payments and Auction Logos. Users who attempt to pay via eCheck will be prompted to add a credit card to their account before completing the transaction.

If you choose not to block these payments, you will receive eCheck payments through PayPal Website Payments or Auction Logos. eCheck payments will be listed as 'Pending' and will not be credited to your PayPal Account for three to four business days.

Adding the Credit Card Statement Name

This preference allows you to specify the name that appears on your customers' credit card statements. When a buyer pays you by credit card, your Credit Card Statement Name appears with the word PAYPAL* next to the charge on the statement (for example, PAYPAL*MYCCNAME). The Credit Card Statement Name can be up to 11 English or German characters in length, including spaces, and cannot contain special characters (e.g. &, #, _, etc). This name is converted to all capital letters and may be truncated by some credit card processors.

The Credit Card Statement Name should accurately reflect your business or legal name.

4 Account Optional

With PayPal Account Optional turned on, your customers who are new to PayPal can make credit card payments without signing up for a PayPal account. This setting is available in the Profile of Premier and Business accounts.

PayPal Account Optional is turned on by default for all U.S. Premier and Business accounts. Your customers who already have PayPal accounts will go through the same Website Payments experience to which they're accustomed, which is shown in the "How It Works" section of the Creating Buy Now and Donations Buttons section of this manual.

Your new customers (or existing customers who are new to PayPal) will go through a checkout that doesn't require PayPal signup, but they will have that option available after completing the payment. Whether customers sign up for a PayPal account or not, you can set your Buy Now, Donations, and Shopping Cart Buttons to return them to your website, and you will still receive the same notification emails as in the current checkout flow.

Turning PayPal Account Optional On or Off

1. Log in to your PayPal account at https://www.paypal.com.
2. Click the **Profile** subtab.
3. Click the **Website Payment Preferences** link in the **Selling Preferences** column.
4. Scroll down to the **PayPal Account Optional** section of the page.
5. Select **On** to turn PayPal Account optional on, or **Off** to turn it off and continue using the existing Website Payments flow for all of your customers.
6. Click **Save** to save your preference.

The setting you choose for PayPal Account Optional affects all of your existing and new Buy Now, Donations, and Shopping Cart buttons for customers who are new to PayPal. Your customers who already have PayPal accounts will see no change in their checkout experience—they will log in as usual at the time of payment and complete the transaction from within the PayPal account.

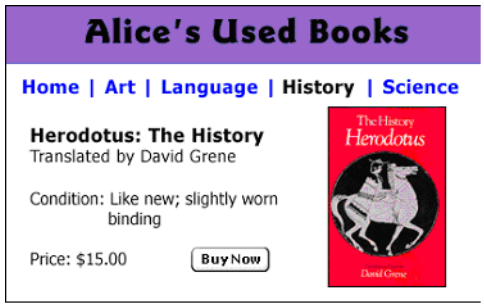
Your Customer's Experience

If you turn PayPal Account Optional off, the customer is required to sign up for a PayPal account to complete the payment and then returns to your website.

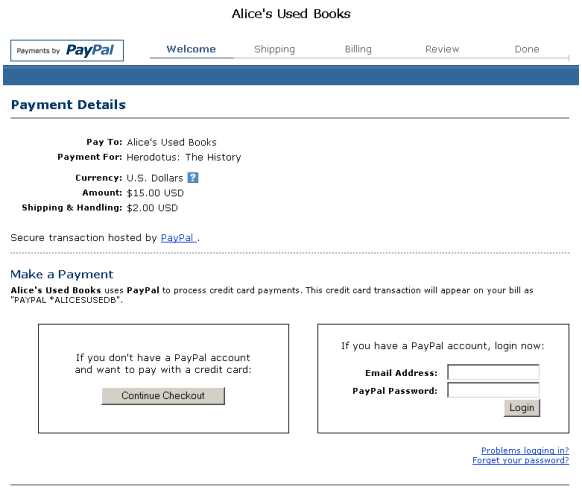
If you have PayPal Account Optional turned on, the checkout experience for a customer who doesn't currently have a PayPal account does not require the PayPal account signup to complete the transaction, thus shortening the time and effort necessary on the customer's part.

What Your Customer Sees

Step 1: Bob goes to Alice's website and clicks Buy Now.



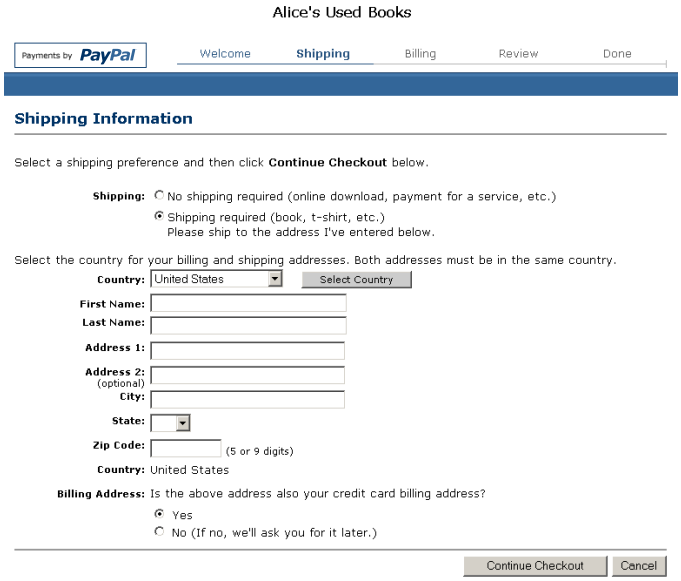
Step 2: Bob is taken to a PayPal Payment Details page which shows the details of the payment he is about to make. He is prompted to log in to his PayPal account, but he is not already a PayPal member, so he clicks **Continue Checkout**.


Alice's Used Books
Payments by PayPal
Welcome
Shipping
Billing
Review
Done
Payment Details
Pay To: Alice's Used Books
Payment For: Herodotus: The History
Currency: U.S. Dollars
Amount: $15.00 USD
Shipping & Handling: $2.00 USD
Secure transaction hosted by PayPal.
Make a Payment
Alice's Used Books uses PayPal to process credit card payments. This credit card transaction will appear on your bill as "PAYPAL *ALICESUSEDB".
If you don't have a PayPal account and want to pay with a credit card:
Continue Checkout
If you have a PayPal account, login now:
Email Address:
PayPal Password:
Login
Problems logging in?
Forget your password?

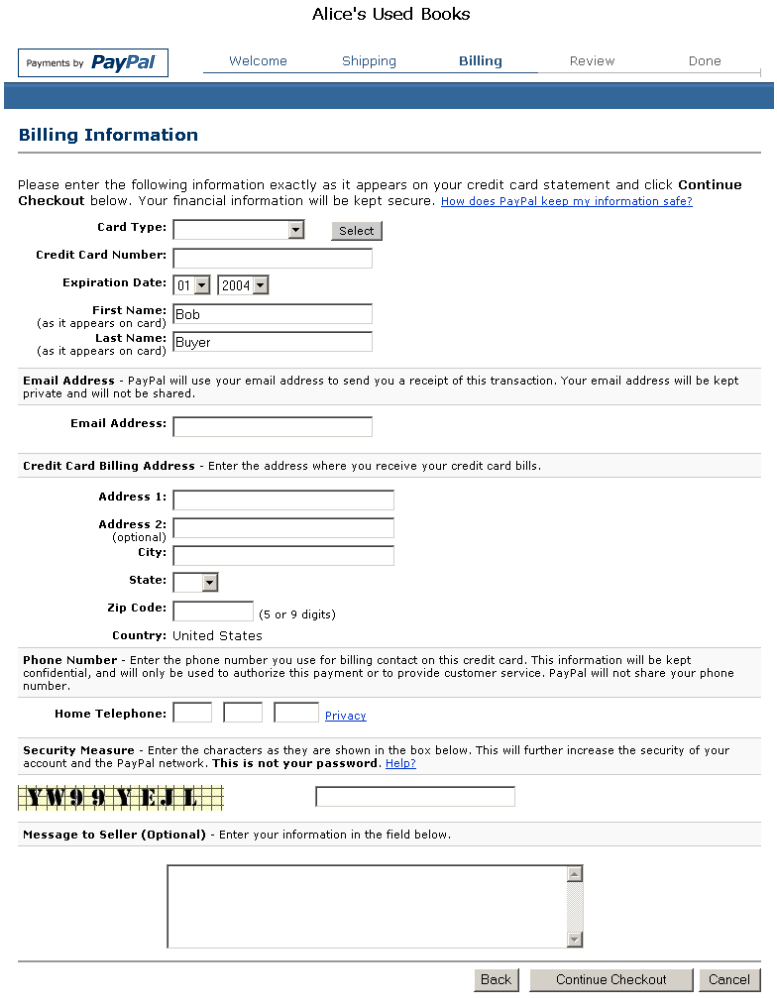
Step 3: Bob is prompted to enter the shipping information for his purchase, and to let Alice know if the shipping address he has entered is the same as the billing address on his credit

card. If it is, he clicks **Yes**. Bob is then taken to the Billing Information page, as shown in **Step 4**, where the Billing and Shipping Address information has been prepopulated; however, Bob will still need to enter his credit card information, email, phone, and security measure code.

NOTE: If your Payment Receiving Preferences are set to accept payments onlyfrom customers with Confirmed addresses, then the buyer will skip over this Shipping Information screen and go directly to Billing Information in **Step 4**.

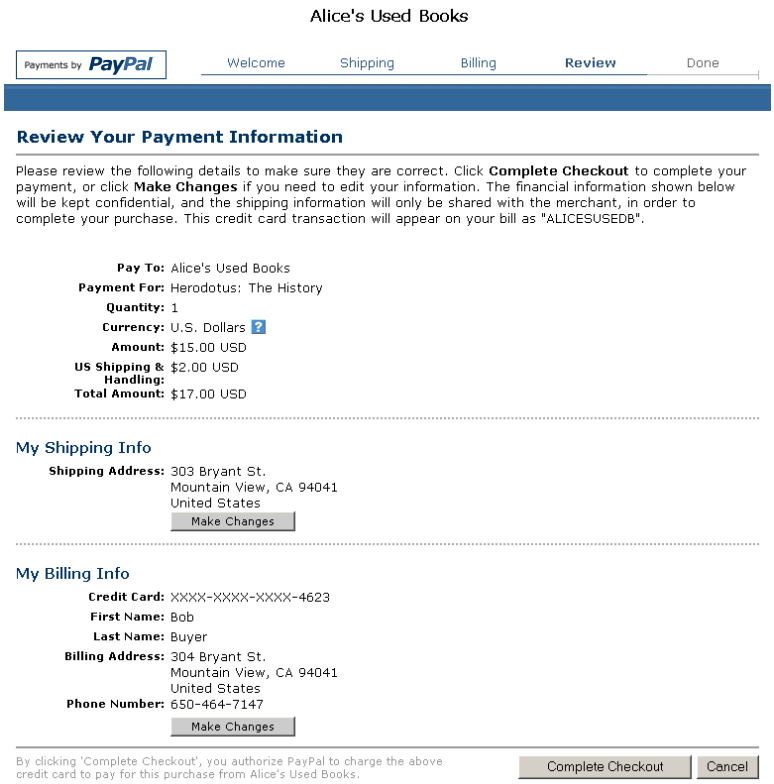


Step 4: Bob is prompted to fill in his billing information for the credit card he wishes to use for the purchase. The items will be shipped to the shipping address he has provided.

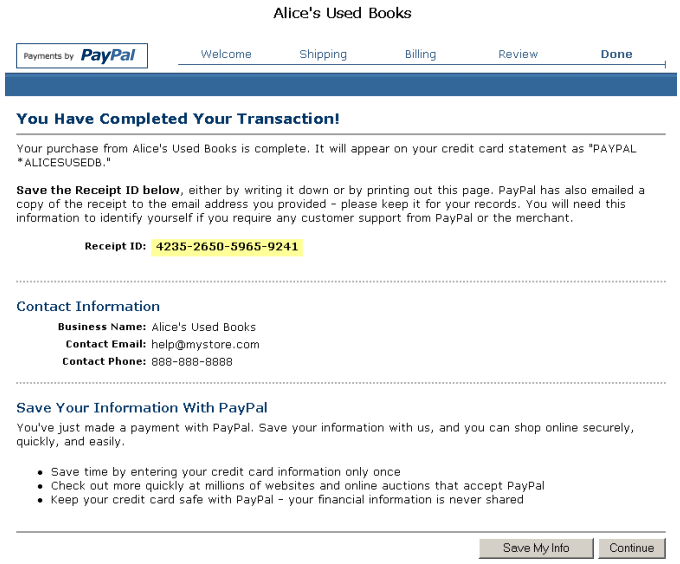

Alice's Used Books
Payments by PayPal
Welcome
Shipping
Billing
Review
Done
Billing Information
Please enter the following information exactly as it appears on your credit card statement and click Continue Checkout below. Your financial information will be kept secure. How does PayPal keep my information safe?
Card Type:
Select
Credit Card Number:
Expiration Date:
01
2004
First Name:
(as it appears on card)
Bob
Last Name:
(as it appears on card)
Buyer
Email Address - PayPal will use your email address to send you a receipt of this transaction. Your email address will be kept private and will not be shared.
Email Address:
Credit Card Billing Address - Enter the address where you receive your credit card bills.
Address 1:
Address 2:
(optional)
City:
State:
Zip Code:
(5 or 9 digits)
Country: United States
Phone Number - Enter the phone number you use for billing contact on this credit card. This information will be kept confidential, and will only be used to authorize this payment or to provide customer service. PayPal will not share your phone number.
Home Telephone:
Privacy
Security Measure - Enter the characters as they are shown in the box below. This will further increase the security of your account and the PayPal network. This is not your password. Help?
YW99YEJL
Message to Seller (Optional) - Enter your information in the field below.
Back
Continue Checkout
Cancel

Step 5: Bob is taken to a review page containing the details of his purchase. Because Alice has activated Profile-based Shipping for all of her transactions, the Shipping amount for this purchase ($2.00) is automatically added to Bob's purchase. He clicks **Complete Checkout** to complete his purchase.

NOTE: For more information about setting Shipping preferences, see Chapter 9, "Calculating Shipping, Handling, and Tax."


Alice's Used Books
Payments by PayPal
Welcome
Shipping
Billing
Review
Done
Review Your Payment Information
Please review the following details to make sure they are correct. Click Complete Checkout to complete your payment, or click Make Changes if you need to edit your information. The financial information shown below will be kept confidential, and the shipping information will only be shared with the merchant, in order to complete your purchase. This credit card transaction will appear on your bill as "ALICESUSEDB".
Pay To: Alice's Used Books
Payment For: Herodotus: The History
Quantity: 1
Currency: U.S. Dollars
Amount: $15.00 USD
US Shipping & Handling: $2.00 USD
Total Amount: $17.00 USD
My Shipping Info
Shipping Address: 303 Bryant St.
Mountain View, CA 94041
United States
Make Changes
My Billing Info
Credit Card: XXXX-XXXX-XXXX-4623
First Name: Bob
Last Name: Buyer
Billing Address: 304 Bryant St.
Mountain View, CA 94041
United States
Phone Number: 650-464-7147
Make Changes
By clicking 'Complete Checkout', you authorize PayPal to charge the above credit card to pay for this purchase from Alice's Used Books.
Complete Checkout
Cancel

Step 6: Bob is taken to a payment completion page where he sees his Receipt ID for this transaction, and Alice's customer service contact information. He can use both to contact Alice with any questions about his purchase.

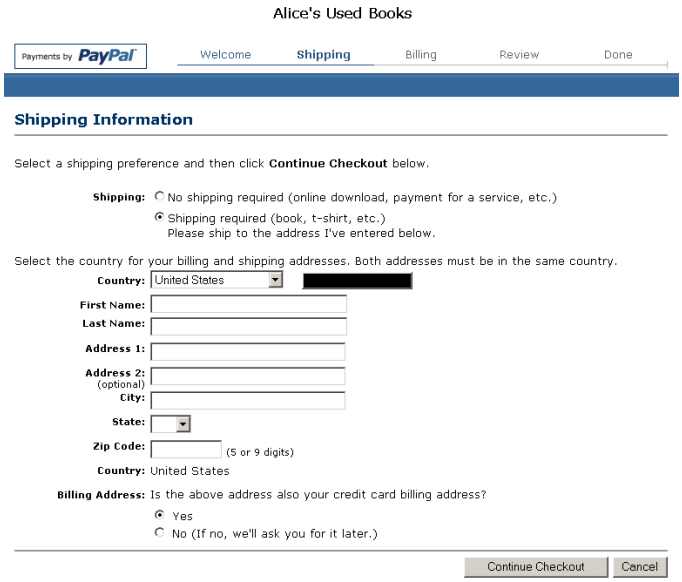

Alice's Used Books
Payments by PayPal
Welcome
Shipping
Billing
Review
Done
You Have Completed Your Transaction!
Your purchase from Alice's Used Books is complete. It will appear on your credit card statement as "PAYPAL *ALICESUSEDB."
Save the Receipt ID below, either by writing it down or by printing out this page. PayPal has also emailed a copy of the receipt to the email address you provided - please keep it for your records. You will need this information to identify yourself if you require any customer support from PayPal or the merchant.
Receipt ID: 4235-2650-5965-9241
Contact Information
Business Name: Alice's Used Books
Contact Email: help@mystore.com
Contact Phone: 888-888-8888
Save Your Information With PayPal
You've just made a payment with PayPal. Save your information with us, and you can shop online securely, quickly, and easily.
Save time by entering your credit card information only once
Check out more quickly at millions of websites and online auctions that accept PayPal
Keep your credit card safe with PayPal - your financial information is never shared
Save My Info
Continue

If Bob clicks **Save My Info**, he will be taken to a page where he can enter the rest of the information needed to create a PayPal account (see **Step 7**). The information Bob has already entered to complete the transaction is carried forward.

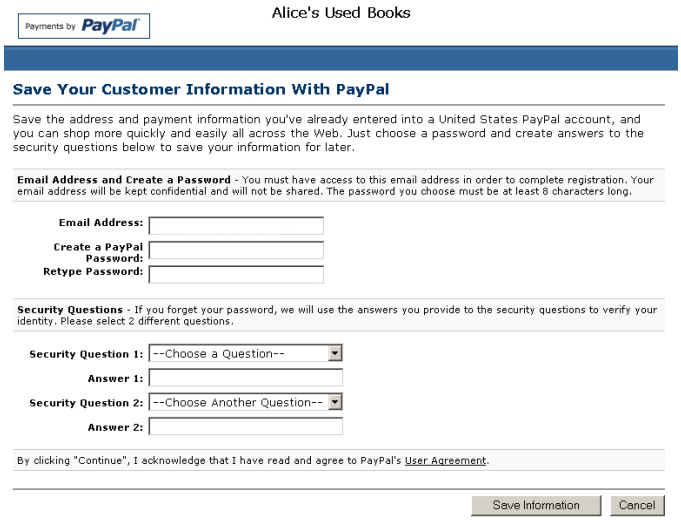
If he clicks **Continue**, he will be redirected to either Alice's site or to PayPal, depending on how she has set her return preferences for the button.

card. If it is, he clicks **Yes**. Bob is then taken to the Billing Information page, as shown in **Step 4**, where the Billing and Shipping Address information has been prepopulated; however, Bob will still need to enter his credit card information, email, phone, and security measure code.

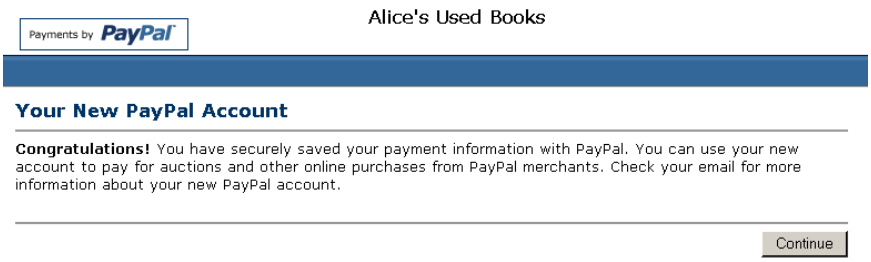
NOTE: If your Payment Receiving Preferences are set to accept payments onlyfrom customers with Confirmed addresses, then the buyer will skip over this Shipping Information screen and go directly to Billing Information in **Step 4**.


Alice's Used Books
Payments by PayPal
Welcome
Shipping
Billing
Review
Done
Shipping Information
Select a shipping preference and then click Continue Checkout below.
Shipping: No shipping required (online download, payment for a service, etc.)
Shipping required (book, t-shirt, etc.)
Please ship to the address I've entered below.
Select the country for your billing and shipping addresses. Both addresses must be in the same country.
Country: United States
First Name:
Last Name:
Address 1:
Address 2: (optional)
City:
State:
Zip Code: (5 or 9 digits)
Country: United States
Billing Address: Is the above address also your credit card billing address?
Yes
No (If no, we'll ask you for it later.)
Continue Checkout
Cancel

Step 7: If Bob clicked **Save My Info,** he is taken to a page where he can complete signing up for a PayPal account. Once he has filled in the fields, he clicks **Save Information** to create the account.

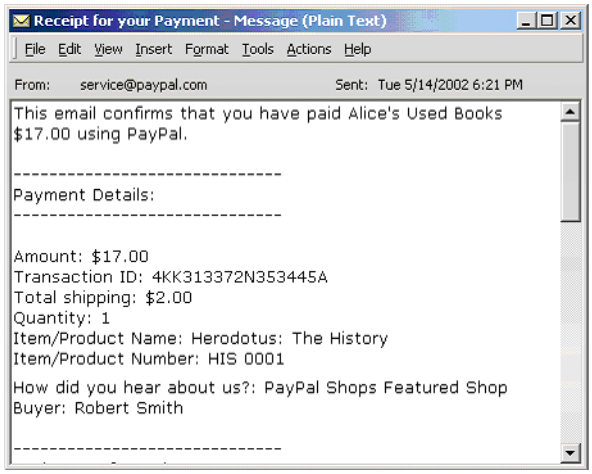

Alice's Used Books
Payments by PayPal
Save Your Customer Information With PayPal
Save the address and payment information you've already entered into a United States PayPal account, and you can shop more quickly and easily all across the Web. Just choose a password and create answers to the security questions below to save your information for later.
Email Address and Create a Password - You must have access to this email address in order to complete registration. Your email address will be kept confidential and will not be shared. The password you choose must be at least 8 characters long.
Email Address:
Create a PayPal Password:
Retype Password:
Security Questions - If you forget your password, we will use the answers you provide to the security questions to verify your identity. Please select 2 different questions.
Security Question 1: --Choose a Question--
Answer 1:
Security Question 2: --Choose Another Question--
Answer 2:
By clicking "Continue", I acknowledge that I have read and agree to PayPal's User Agreement.
Save Information
Cancel

Step 8: Bob sees a page that confirms the creation of his account.


Alice's Used Books
Payments by PayPal
Your New PayPal Account
Congratulations! You have securely saved your payment information with PayPal. You can use your new account to pay for auctions and other online purchases from PayPal merchants. Check your email for more information about your new PayPal account.
Continue

If he clicks **Continue**, he will be redirected to either Alice's website or to PayPal, depending on how she has set her return preferences for the button.

Step 9: Bob receives an email receipt for this transaction that confirms his payment and includes a copy of the payment details.


Receipt for your Payment - Message (Plain Text)
File Edit View Insert Format Tools Actions Help
From: service@paypal.com Sent: Tue 5/14/2002 6:21 PM
This email confirms that you have paid Alice's Used Books $17.00 using PayPal.
Payment Details:
Amount: $17.00
Transaction ID: 4KK313372N353445A
Total shipping: $2.00
Quantity: 1
Item/Product Name: Herodotus: The History
Item/Product Number: HIS 0001
How did you hear about us?: PayPal Shops Featured Shop
Buyer: Robert Smith

5 Creating Buy NowButtons

PayPal makes it easy to accept payments for single items through your website. Buy Now and Donations buttons can be implemented in minutes, giving you easy access to business and donors from PayPal's millions of members, and any other buyer on the web.

Because using Buy Now and Donations Buttons to send and receive payments is secure, both you and your customers remain protected. PayPal automatically encrypts your confidential information using the Secure Sockets Layer (SSL) protocol with an encryption key length of 128 bits (the highest level commercially available). Your customers will not need to share their private financial information (e.g. credit card or bank account numbers) during the transaction, so they can complete payment while retaining security.

The flexibility of our Buy Now and Donations Buttons keep your website working for you. You can accept payments from current PayPal members as well as people who have just signed up for our service, and you won't lose your customers after they make a purchase or donation—the payment process lets you return buyers to your website, not lose them to ours.

Other benefits of Buy Now and Donations Buttons include:

- Easy to implement—no CGI scripting necessary.
- No up-front costs—you'll have the same low fee schedule used as when you receive other PayPal payments.
- Sell with ease—PayPal maintains detailed transaction records on our website.
- Improve buyer experience— customizable buttons and secure payments make happy, repeat customers.

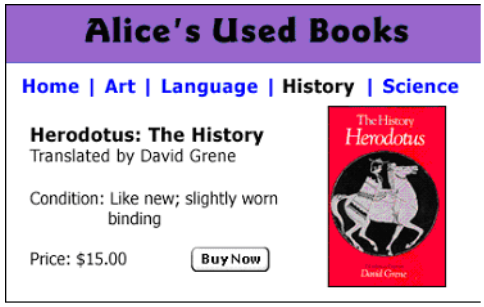
How Buy Now and Donations Work

Bob, who is new to PayPal, is going to make a purchase or a donation on Alice's Used Books website. Depending on the PayPal Account Optional setting Alice has chosen in the Website Payments Preferences of her Profile, Bob's purchasing experience may differ from what is shown here.

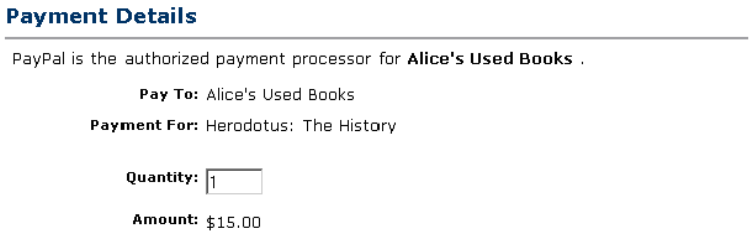
The following example depicts the flow that occurs when PayPal Account Optional is turned off, and the user must create a PayPal account to complete the transaction. For more information about the PayPal Account Optional setting, see Chapter 4, "Account Optional."

What Your Customer Sees

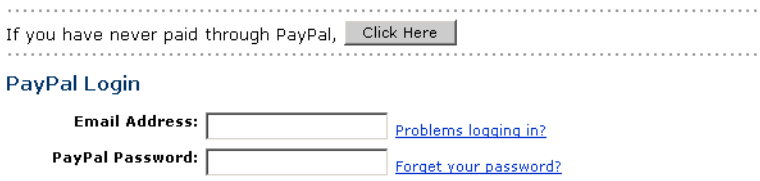
Step 1: Bob goes to Alice's website and clicks **Buy Now** or **Donations**.



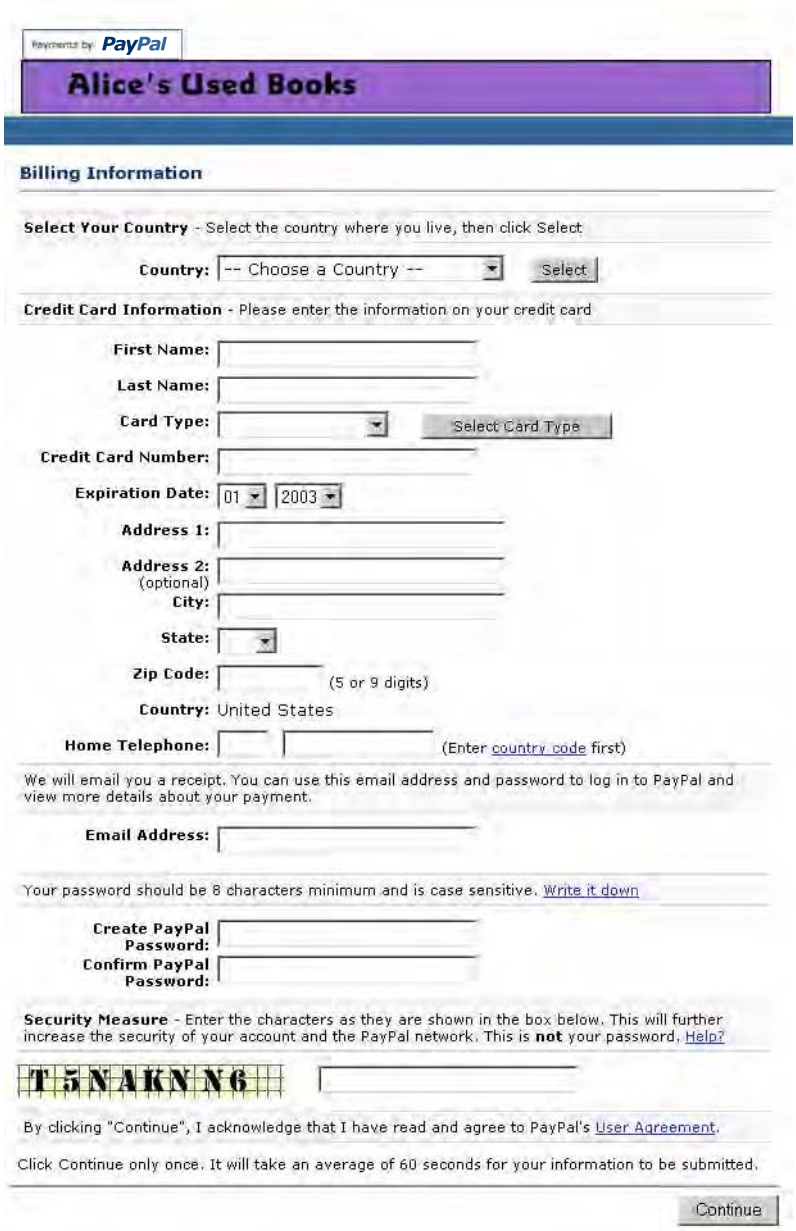
Step 2: Bob is taken to a **PayPal Payment Details** page which shows the details of the payment he is about to make.


Payment Details
PayPal is the authorized payment processor for Alice's Used Books .
Pay To: Alice's Used Books
Payment For: Herodotus: The History
Quantity: 1
Amount: $15.00

Step 3: Bob is prompted to log in to his PayPal account; however, he is not already a PayPal member. So next to **If you have never paid through PayPal,** he clicks **Click Here**, as shown in the following diagram.

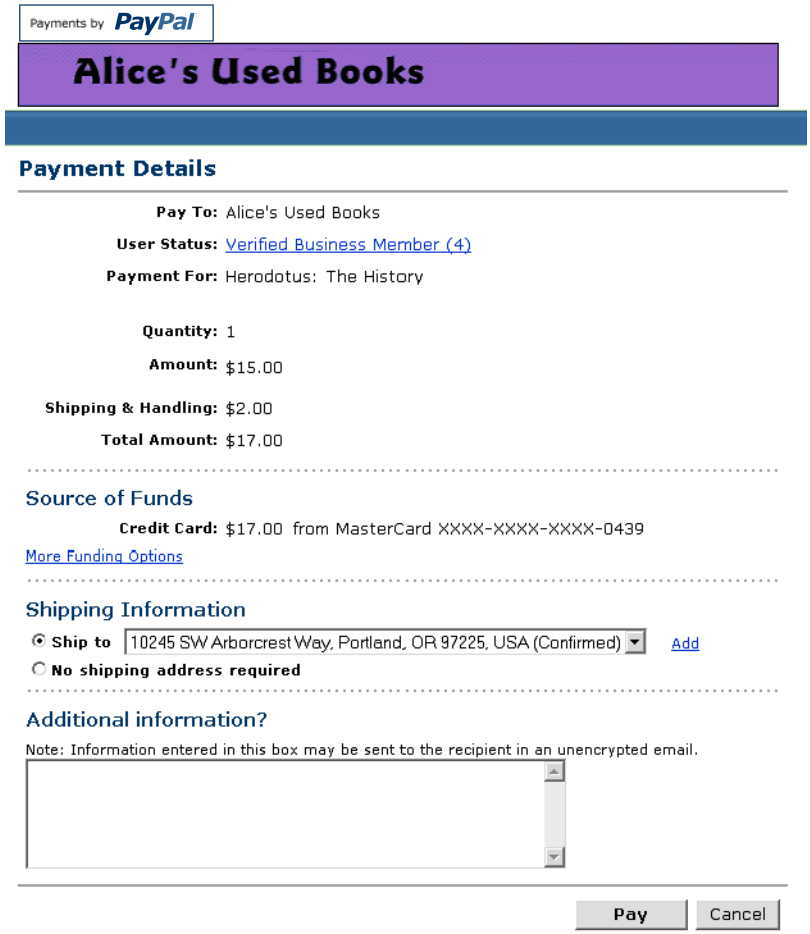


Step 4: To pay for his purchase, Bob is prompted to add a credit card, email address, and password, which creates his new PayPal account.

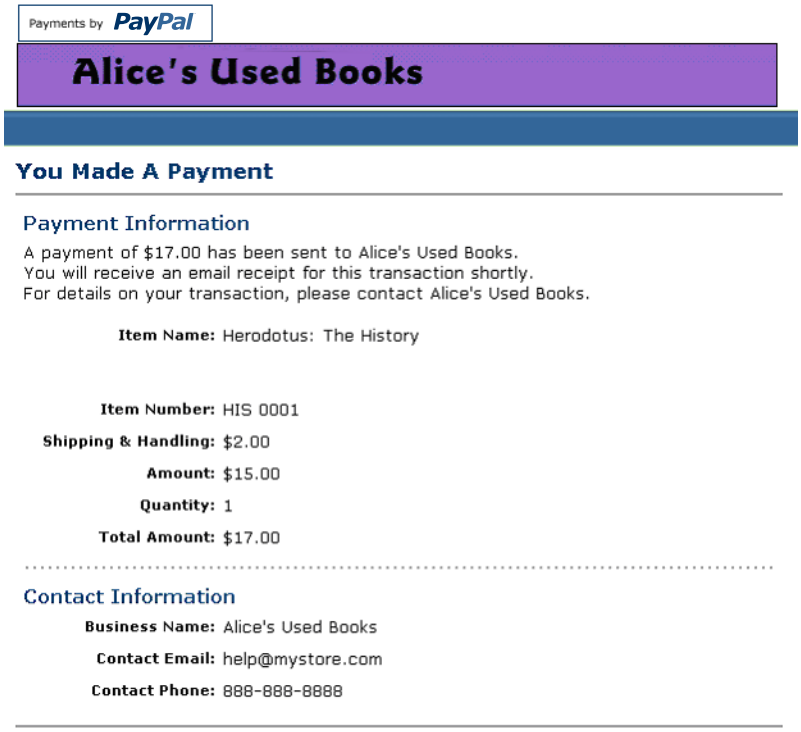

Payments by PayPal
Alice's Used Books
Billing Information
Select Your Country - Select the country where you live, then click Select
Country: -- Choose a Country --
Select
Credit Card Information - Please enter the information on your credit card
First Name:
Last Name:
Card Type:
Select Card Type
Credit Card Number:
Expiration Date: 01 2003
Address 1:
Address 2: (optional)
City:
State:
Zip Code: (5 or 9 digits)
Country: United States
Home Telephone: (Enter country code first)
We will email you a receipt. You can use this email address and password to log in to PayPal and view more details about your payment.
Email Address:
Your password should be 8 characters minimum and is case sensitive. Write it down
Create PayPal Password:
Confirm PayPal Password:
Security Measure - Enter the characters as they are shown in the box below. This will further increase the security of your account and the PayPal network. This is not your password. Help?
T 5N AKN N6
By clicking "Continue", I acknowledge that I have read and agree to PayPal's User Agreement.
Click Continue only once. It will take an average of 60 seconds for your information to be submitted.
Continue

Step 5: Bob is taken to a **Payment Details** page that contains the details of his purchaseor donation. Bob clicks **Pay** to complete his purchaseor donation, as shown in the following diagram. For donations, Bob would choose a shipping address before clicking **Pay** so Alice can send him a tax receipt.

The Shipping amount for this purchase, $2.00, is automatically added to Bob's purchase because Alice has activated Profile-based Shipping for all of her transactions. To learn more about automatically calculating shipping for all of your transactions, see Chapter 9, "Calculating Shipping, Handling, and Tax."


Payments by PayPal
Alice's Used Books
Payment Details
Pay To: Alice's Used Books
User Status: Verified Business Member (4)
Payment For: Herodotus: The History
Quantity: 1
Amount: $15.00
Shipping & Handling: $2.00
Total Amount: $17.00
Source of Funds
Credit Card: $17.00 from MasterCard XXXX-XXXX-XXXX-0439
More Funding Options
Shipping Information
Ship to 10245 SW Arborcrest Way, Portland, OR 97225, USA (Confirmed)
Add
No shipping address required
Additional information?
Note: Information entered in this box may be sent to the recipient in an unencrypted email.
Pay
Cancel

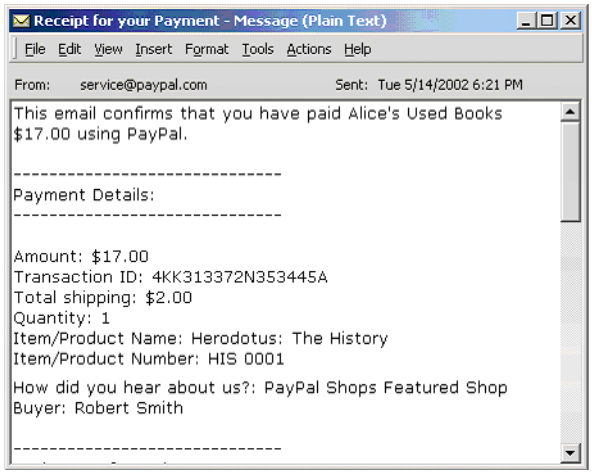
Step 6: Bob is taken to a payment completion page where he sees the details of his transaction. He is also given Alice's customer service email address. He clicks the **Continue** link and is returned to a page on Alice's website, which she specified when she created her payment button.


Payments by PayPal
Alice's Used Books
You Made A Payment
Payment Information
A payment of $17.00 has been sent to Alice's Used Books.
You will receive an email receipt for this transaction shortly.
For details on your transaction, please contact Alice's Used Books.
Item Name: Herodotus: The History
Item Number: HIS 0001
Shipping & Handling: $2.00
Amount: $15.00
Quantity: 1
Total Amount: $17.00
Contact Information
Business Name: Alice's Used Books
Contact Email: help@mystore.com
Contact Phone: 888-888-8888

With Auto Return for Website Payments, Bob is redirected back to Alice's website immediately after clicking **Pay** on the **Payment Confirmation** page.

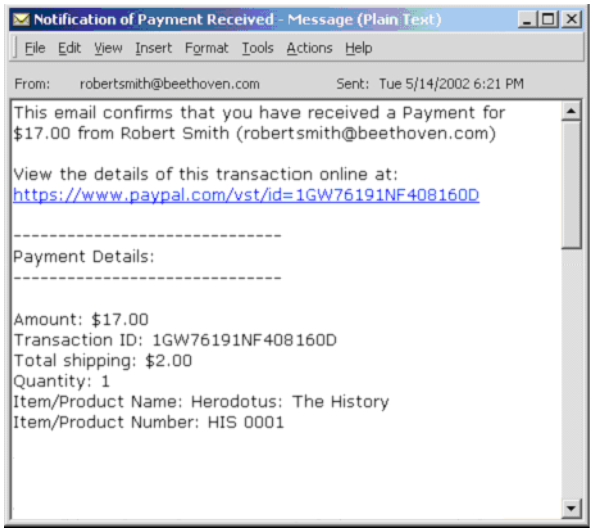
The **Payment Completion** page can be merchant-hosted if the merchant has turned on Auto Return. To learn more about Auto Return, see Chapter 11, "Auto Return."

Step 7: Bob receives an email receipt for this transaction that confirms his payment and includes a copy of his payment details.

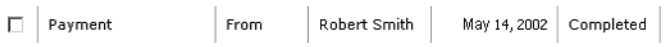

Receipt for your Payment - Message (Plain Text)
File Edit View Insert Format Tools Actions Help
From: service@paypal.com Sent: Tue 5/14/2002 6:21 PM
This email confirms that you have paid Alice's Used Books $17.00 using PayPal.
Payment Details:
Amount: $17.00
Transaction ID: 4KK313372N353445A
Total shipping: $2.00
Quantity: 1
Item/Product Name: Herodotus: The History
Item/Product Number: HIS 0001
How did you hear about us?: PayPal Shops Featured Shop
Buyer: Robert Smith

What You See

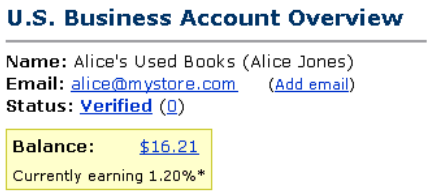
Step 8: Alice receives an email notification of Bob's payment.


Notification of Payment Received - Message (Plain Text)
File Edit View Insert Format Tools Actions Help
From: robertsmith@beethoven.com Sent: Tue 5/14/2002 6:21 PM
This email confirms that you have received a Payment for $17.00 from Robert Smith (robertsmith@beethoven.com)
View the details of this transaction online at:
https://www.paypal.com/vst/id=1GW76191NF408160D
Payment Details:
Amount: $17.00
Transaction ID: 1GW76191NF408160D
Total shipping: $2.00
Quantity: 1
Item/Product Name: Herodotus: The History
Item/Product Number: HIS 0001

Step 9: Alice logs in to her PayPal account to check the payment Bob has sent.



Step 10: The funds from Bob's payment are now reflected in Alice's PayPal account balance. She ships the book to Bob.



NOTE: For more information about PayPal's fees, please click the Fees link at the bottom of any PayPal web page, or visit https://www.paypal.com/fees.

Buy Now and Donations Button Factory

One Buy Now button can be used to sell a single Mozart CD for $15 or, if you choose, it can allow your customer to purchase multiple copies of the same CD at once. If, however, you would like to sell a Mozart CD and a Beethoven CD, you will need to create separate Buy Now Buttons for each item.

Donations buttons can be used to collect a pre-determined amount, (i.e. donations of $50), or you can allow your donors to choose the amounts of their donations.

Use the following steps to create your Buy Now and Donations buttons.

Getting Started

1. Log in to your PayPal account at https://www.paypal.com.
2. Click the **Merchant Tools** tab.
3. Click the **Buy Now Buttons** or **Donations** link under the **Website Payments** heading to open the Button Factory.

Creating a Buy Now Button

Step 1: Enter the details for your item (all fields are optional):

- **Item Name/Service:** Enter the name of the item or service you wish to sell. If you do not enter anything in this field, your customers will be able to complete it at the time of purchase. PayPal recommends entering an item name to make it easier for you to ship the order.
- **Item ID/Number:** If you have an ID or tracking number for your item, enter it here. This field will not be displayed to your customers at the time of payment, but they will see it in their transaction details on the PayPal website.
- **Item Price:** Enter the price of the item you wish to sell. If you do not enter anything in this field, your customers will complete it. PayPal recommends entering an Item Price to make it easier for you to collect the correct amount.
- **Currency:** Choose the currency in which you would like this payment to be denominated. This field will default to the currency of your primary balance.

Step 2: Choose a payment button to put on your website.

If you are going to receive payments from your website, choose the image for the button you would like your customers to click to make their purchase. To display your own image, enter the URL of the image's location in the URL field.

NOTE: PayPal recommends that you enter an image URL only if the image is stored on a secure (https) server. Otherwise, your customer's web browser will display a message that the payment page contains insecure items.

If you are creating an email link, skip to **Step 4.**

Step 3: Security Settings

PayPal offers the option to encrypt your button's HTML code. Encryption ensures that an item's price and other details cannot be altered by a third party, thus increasing the security of your transactions. Select **Yes** to encrypt your code, or **No** to leave it editable.

NOTE: PayPal highly recommends encrypting your button code; however, doing so has three limitations:

1. Encrypted button HTML is not editable. If you want tp modify your button code manually, select **No** for this option.
2. You will not be able to encrypt your button if it has dynamically-generated code from the **Add More** Options page, such as drop-down Options fields (see step 5). If you need Option fields for your products, select **No** to turn encryption off.
3. If you choose to encrypt your button, you will not be able to create an email link.

If you do not have additional details to add to your button (such as sales tax, shipping, or your logo), click **Create Button Now** and go to **Step 11**. Otherwise, click **Add More Options.**

Step 4: Shipping and Sales Tax

- **Shipping Cost Calculation:** If you have already specified shipping rates in your Profile, they will be listed here. To learn more about charging for shipping, see Chapter 9, "Calculating Shipping, Handling, and Tax."
- **Sales or Value Added Tax Calculation:** If you have already specified your tax rate from your Profile, it will be listed here. For more information about charging for tax, see Chapter 9, "Calculating Shipping, Handling, and Tax."

Step 5: Add Option fields to your button

Let your customers specify information about their purchases by creating an option field. You can use Option fields to specify things like color, size, or gift-wrapping. These options you allow customers to choose options must not change the price of an item, but let you collect additional information from your customer without extra email communication. Each Buy Now Button can have up to two option fields, and you canuse a drop-down menu or text box to collect the information.

Unfortunately, Option fields and button encryption cannot be used if you are creating an email hyperlink. If you would still like to send out Buy Now links in emails, you may try either sending an HTML email, providing a link to the Buy Now Button (with Option fields) on your website, or asking your user to include the optional information in the **Note** field.

- **Option Field Type:** Choose the type of option field: drop-down menu or text box. If you choose drop-down menu, you must enter the different choices. If you choose text box, your customers enter their choice.
- **Option Name:** Enter the name of your option. There is a 60-character limit for the **Option Name** field.
- **Drop-Down Menu Choices:** If you are using a drop-down menu, enter your menu choices. There is a 30-character limit per choice, with a maximum of 10 choices. Use a carriage return (press **ENTER**) to separate each choice.

Step 6: Customize your payment pages

- **Custom Payment Page Style:** Give your customers a seamless payment experience by customizing PayPal's payment pages to match the style of your website. If you have already added Custom Payment Page Styles in your Profile, they will be listed here. Choose the page style you would like to appear when your customer clicks your Buy Now button. To learn more about creating page styles, see Chapter 8, "Custom Payment Pages."

Step 7: Customize Your Buyer Experience

- **Successful Payment URL:** Enter the URL for the page to which you want your customer redirected after he has completed his payment. Unless you have enabled Auto Return, after customers complete their payments they see a payment completion page. From this page, they click **Continue** and return to the Successful Payment URL you have specified. If you do not enter a Successful Payment URL, customers who click this link are taken to a PayPal web page.
- **Cancel Payment URL:** Enter the URL where you would like to send your customers if they cancel their payments at any point in the Buy Now payment flow. If you do not enter a Cancel Payment URL, customers who click this link are taken to a PayPal web page.

Step 8: Miscellaneous Options

- **Quantity:** If you would like to let your customers purchase more than one item or service, choose **Yes**. They will be prompted to enter the quantity of the item they want to buy. If you choose **No**, the quantity will be set to 1 and your customers will be able to purchase only one item per payment.
- **Shipping Address:** If you would like your customers to be prompted to provide a shipping address, choose **Yes**. If you choose **No**, for items such as digital goods, your customers will not be asked to provide a shipping address.

Step 9: Collect additional information from your customers

- **Note:** Select **Yes** if you would like your customers to be able to include a note to you with their payment. If you select **No**, your customers cannot include a note.
- **Note Title:** If you are allowing your customers to include a note with their payments, you may choose a title for the note field. By including a title, you can prompt your buyers to enter specific information, such as User ID or special instructions. There is a 40-character limit on your note field title. If you do not enter a title, your customers will see **Special Instructions (optional)** as the note field title.

Step 10: Choose an email address to receive payment

If you have added more than one confirmed email address to your PayPal account, you can specify the address at which you would like to receive your email payment notifications when your customers pay you.

Step 11: Copy and paste the HTML code

When you have finished filling out the Buy Now Button Factory form, click **Create Button Now.**

If your customers will be making purchases through your website: Copy the code from the **HTML for Websites** text box by highlighting all of the text and pressing Ctrl+C, or by highlighting all of the text, right-clicking your mouse, and selecting **Copy**.

In your website files, open the code for the web page from which you wish to collect payment. Paste the code you just copied into your web page file wherever you would like the image to appear, typically next to the description of the item or service, by either pressing Ctrl+V or by right-clicking on your mouse and selecting the Paste option.

NOTE: **HTML Tips:** Please ensure that the HTML code on your web page exactly matches the code you copied from PayPal. Some HTML editors may add, delete, or change some characters in your code. If this is the case, please change the code on your web page to exactly match the code you copied You can copy the code into a new Notepad document, reselect all of the code, copy, then paste it into your web editor.

Please be sure that when you paste the HTML code for your button, you are pasting this information into a field that accepts HTML code. If you paste this code into a standard text field, the code will be posted to your web page as standard text.

For more tips on placing your payment on your web page, please refer to the Help section of your web page editor.

If you will be sending your customers the payment link via email: Copy the code from the **Link for Emails** text box by highlighting all of the text and pressing Ctrl+C, or by highlighting all of the text, right-clicking on your mouse, and choosing **Copy**.

Open the email you wish to send.

Paste the code you just copied into your email by either pressing Ctrl+V or by right-clicking on your mouse and selecting the **Paste** option.

When your customers receive the email, the code will appear as a link. Clicking the link will take them to your PayPal payments page.

NOTE: If you enable button encryption, you will not be able to create an email link.

Creating a Donations Button

Step 1: Enter the details for your donations.

NOTE: All fields are optional.

- **Donation Name/Service:** Enter the reason for payment or the name of your organization/charity here. If you do not enter anything in this field, your donors can complete this field.
- **Donation ID/Number:** You may use this field to differentiate payments (e.g. to enter a campaign name). This field will not be displayed to your donors at the time of payment, but they will see it in their transaction details on the PayPal website.
- **Donation Amount:** If you would like to collect a pre-determined amount, you can enter it in the **Donation Amount** field. If you would like your donors to choose their donation amounts, do not enter a price in this field. Users will be prompted to enter a donation amount when they make payment.
- **Currency:** Choose the currency in which you would like this payment to be denominated. This field will default to the currency of your primary balance.

Step 2: Choose a Donations button to put on your website

Choose the image for the button you would like your donors to click to make their payment. To display your own image, enter the URL of the image's location in the URL field.

If you are also creating an email link, continue to **Step 8**. If you have no further details to add to your Donations button, click **Create Button Now**. Otherwise, click **Add More Options**.

IMPORTANT: *If you are creating an email link, be sure to click **No** for the encrypt button option.*

Step 3: Customize Your Payment Pages

- **Custom Payment Page Style:** Give your donors a seamless payment experience by customizing PayPal's payment pages to match the style of your website. If you have already added Custom Payment Page Styles in your Profile, they will be listed here. Choose the page style you would like to appear when your donor clicks your Donate button. To learn more about creating page styles, Chapter 8, "Custom Payment Pages."

Step 4: Customize Your Donors' Experience

- **Successful Payment URL:** Enter the URL where you would like to send your donors after they have completed payment. Once donors complete their payments, they see a payment confirmation page. From this page, they click **Click to Continue** and return to the successful payment URL you have specified. If you do not enter a successful payment URL, donors who click this link are taken to a PayPal web page.
- **Cancel Payment URL:** Enter the URL where you would like to send your donors if they cancel a payment at any point in the Donations payment flow. If you do not enter a cancel payment URL, donors who click this link will be taken to a PayPal web page.

Step 5: Miscellaneous

- **Shipping Address:** If you would like to prompt customers to provide a shipping address, choose **Yes**. If you choose **No**, donors are not asked to provide a shipping address.

Step 6: Collect additional information from your customers

- **Note Title:** If you are allowing your donors to include a note with their payment, you may choose a title for the note field. By including a title, you can prompt your buyers to enter specific information, such as a User I, or special instructions. There is a 40-character limit on your note field title. If you do not enter a title, donors see 'Special Instructions (optional)' as the note field title.

NOTE: Select **Yes** if you would like your donors to be able to include a note to you with their payment. If you select **No**, your donors cannot include a note.

Step 7: Choose an email address to receive payment

If you have added more than one confirmed email address to your PayPal account, you can specify the address at which you would like to receive your email payment notifications when your donors pay you.

Step 8: Copy and Paste the Donations code

When you have finished filling out the Donations Button Factory form, click **Create Button Now**.

If your donors will be donating through your website:

1. Copy the code from the **HTML for Websites** text box by highlighting all of the text and pressing Ctrl+C, or by highlighting all of the text, right-clicking your mouse, and clicking **Copy**.
2. In your website files, open the code for the web page from which you wish to collect payment.
3. Paste the code you just copied into your web page file wherever you would like the image to appear (typically, next to the description of the donation service) by pressing Ctrl+V, or right-clicking on your mouse and selecting **Paste**.

If you will be sending your donors the Donations link via email:

How You Get Your Money

After your customer makes a payment:

1. You will receive an email notification of the payment.
2. Your customer will receive an email receipt for the payment.
3. Your PayPal account will reflect the payment (you can view this information from your account history or download it as part of your history transaction log).

For more information about payment-related notifications, see "Notifications You Receive" on page 51 and the *Order Management Integration Guide*.

Notifications You Receive

You can be notified of payments in these four ways: email, history transaction log, downloadable history transaction log, and (if you have activated it) Instant Payment Notification (IPN).

Email

You receive an email notification in the following cases:

- Successful Payment
- Pending Payment
- Cancelled Payment

If you do not want to receive payment notifications via email:

1. Click the **Profile** subtab of the **My Account** tab.
2. Click the **Notifications** under the **Account Information** heading.
3. Find the **Payment Notifications** heading and clear the **I receive PayPal Website Payments and Instant Purchase** checkbox.
4. Click **Save**.

History

Your transaction history log ("History") contains information about your payments. Each payment will have one of these options as its status:

- **Completed:** The transaction was successful and the money was credited to your account.
- **Cleared:** The eCheck payment has cleared the sender's account and has been credited to your account.
- **Uncleared:** The eCheck payment has not cleared the sender's account yet.

Downloadable Logs

Log in to your PayPal account, go to the **History** subtab of the **My Account** tab and choose the **Download My History** link in the **Reporting Tools** menu. You have two ways of selecting data:

1. Click the **Custom Date Range** radio button and enter the dates of the entries you want to download. Choose the type of file you would like to download (Comma delimited, Tab delimited, Quicken, or QuickBooks), and click **Download History**.
2. Click the **Last Download to Present** radio button to see all payments since you last downloaded your history.

The downloaded file containx a record of all payments that match your criteria.

Instant Payment Notification (IPN)

If you have Instant Payment Notification activated, you will receive an IPN when a payment is first sent, which will state the status of the payment: Completed or Pending. If the payment was Pending, you will receive another IPN when the payment clears, fails, or is denied.

To learn more about IPN, see the *Order Management Integration Guide*.

6 Adding PayPal to Your Third-party Shopping Cart

Some web developers want to integrate PayPal payment processing with their own third-party shopping cart instead of the standard PayPal Shopping Cart. The instructions and variables in this chapter allow your buyers to pay with PayPal when they are ready to check out after adding all of their items to your third-party shopping cart.

There are two ways to integrate your third-party shopping cart with the PayPal payment flow. The first is to pass the aggregate amount of the total Cart payment rather than the individual items. The second is to pass details of the items that have been selected to PayPal, instead of an aggregated amount for the entire Cart.

NOTE: Posting the necessary variables to PayPal as described in the following instructions will probably require you to implement some scripting on your website.

Passing the Aggregate Shopping Cart Amount to PayPal

If you wish, you can aggregate your entire shopping cart and pass the total amount with PayPal's Buy Now code. In other words, you will need to post a single name for the entire cart and the total price of the cart's contents as though it were a purchase of a single item.

One drawback of this method is that your buyers will not be able to see the individual items in their carts. In addition, you cannot change our variable names, nor can you add your own variable names.

Passing Individual Items to PayPal

If your third-party shopping cart can be configured to pass individual items to PayPal, information about the items will be included in the buyer's and seller's History transactions and notifications. To include information about the items, you will post HTML form elements to a new version of PayPal's Shopping Cart flow. This process is much like the one described in Passing Aggregate Shopping Cart Amount to PayPal, with the following exceptions:

1. Set the `cmd` variable to `_cart`.
2. Replace this required HTML line:

```
<input type="hidden" name="cmd" value="_xclick">
```

with

```
<input type="hidden" name="cmd" value="_cart">
```

3. Add the `upload` variable:

```
<input type="hidden" name="upload" value="1">
```

4. Define item details.

   For each of the following item-specific parameters, define a new set of values that correspond to each item that was purchased with your third-party cart. Append *_x* to the variable name, where *x* is the item number, starting with 1 and increasing by one for each item that is added.

5. Repeat for each item included in cart.

   Include a set of required variables and any optional variables from the table above for each item included in your buyer's cart. The first item included in the cart should be defined with parameters ending in `_1`, such as `item_name_1`, `amount_1`, and so on. Similarly, the second item should be denoted with variables like `item_name_2`, `amount_2`, and so on.

IMPORTANT: *The _x values must increment by one continuously in order to be recognized. If you skip from item #1 to item #3 without defining an item #2, the third item will be ignored.*

To specify currency: All monetary variables (`amount_x`, `shipping_x`, `shipping2_x`, `handling_x`, `tax_x`, and `tax_cart`) are interpreted in the currency designated by the `currency_code` variable posted with the payment. Because `currency_code` is not item-specific, there is no need to append *_x* to the `currency_code` variable name. If no `currency_code` variable is posted, all monetary values default to U.S. Dollars.

To specify cart-wide tax: Use the `tax_cart` variable to specify a tax amount that applies to the entire purchase, rather than to individual items. The `tax_cart` variable overrides any per-item tax amount specified with `tax_`*x*.

For a complete list of variables, see the Passing Individual Items to PayPal section of Appendix A in this manual.

7 Encrypted Website Payments

To add security to online payments, merchants can create Encrypted Website Payment (EWP) button code using standard public-key encryption. With public and private keys, merchants can dynamically encrypt payment information before it is sent to PayPal.

NOTE: The PayPal Software Development Kit includes commands to create private keys and public certificates for EWP and to generate EWP code. For more information, see the *PayPal SDK Guide*.

How It Works

Encrypted Website Payments works in the following way.

TABLE 7.1 How Encrypted Website Payments Work

Merchant...	Buyer...	PayPal...
Creates HTML name/value pairs that represent the parameters of the HTML FORM to post to PayPal when a customer clicks a button on his website		
Encrypts those button parameters with PayPal's public key		
Signs the encrypted data with his own private key		
Publishes the signed, encrypted FORM to his website with a "Pay" button	Clicks "Pay" button, which posts the signed, encrypted FORM data to PayPal's URL	Checks the authenticity of the data by using the merchant's uploaded public key
		Decrypts the data with PayPal's private key
		Directs the buyer's browser to the PayPal payment flow specified in the button parameters

Prerequisites to Using EWP

Before you can use Encrypted Website Payments, you must:

- Generate a private key
- Generate a public certificate
- Upload your public certificate to the PayPal website at https://www.paypal.com/us/cgi-bin/webscr?cmd=_profile-website-cert
- Download PayPal's public certificate from https://www.paypal.com/us/cgi-bin/webscr?cmd=_profile-website-cert

Keys and Certificates

This section describes how to create your private and public keys for EWP, upload your public key to PayPal, and download a copy of PayPal's public key.

Public-Key Encryption Background

Public-key encryption (asymmetric encryption) improves security and convenience by allowing senders and receivers to have separate public and private encryption keys:

- **The public key:** The public key is the portion of an asymmetric cryptographic key that receivers give senders who want to send information. Information is encrypted using the receiver's public key so only the receiver can decrypt it. The receiver can use the sender's public key to decrypt information that was encrypted with the sender's private key. This encryption process is used with digital signatures, which are signed using the sender's private key and later decrypted with the sender's public key by the receiver to verify the origin of information.
- **The private key:** The private key is the portion of an asymmetric cryptographic key the receiver keeps secret and is not sent to anyone. It is used by the receiver to decrypt information encrypted by senders. Private keys are also used to create digital signatures, which prove the authenticity of a sender.
- **The public certificate:** The public certificate consists of the the public key and identity information, such as a person's name, all of which could be signed by a certificate authority (CA). The CA guarantees that the public key belongs to the named entity.

Creating Your Public Certificate

For EWP, PayPal requires that you upload your public certificate to its website, so that the authenticity of the encrypted code can be verified.

PayPal accepts only X.509 public certificates, not public keys. The difference between a key and a certificate is that a certificate includes the public key along with information about the key, such as when the key expires and who the key belongs to. PayPal accepts public

certificates in OpenSSL PEM format from any established certificate authority, such as Verisign.

You can also create your own private key and public certificate using open source software such as OpenSSL (http://www.openssl.org), which is detailed in the following section.

NOTE: The PayPal Software Development Kit includes commands to create private keys and public certificates for EWP.

Creating Your Private Key with OpenSSL

Using the `openssl` program, enter the following command to create your private key. The command generates a 1024-bit RSA private key. The private key is stored in the file `my-prvkey.pem`:

```
openssl genrsa -out my-prvkey.pem 1024
```

Creating Your Public Certificate Using OpenSSL

To create your certificate, enter the following `openssl` command, which generates a public certificate in the file `my-pubcert.pem`

```
openssl req -new -key my-prvkey.pem -x509 -days 365 -out my-pubcert.pem
```

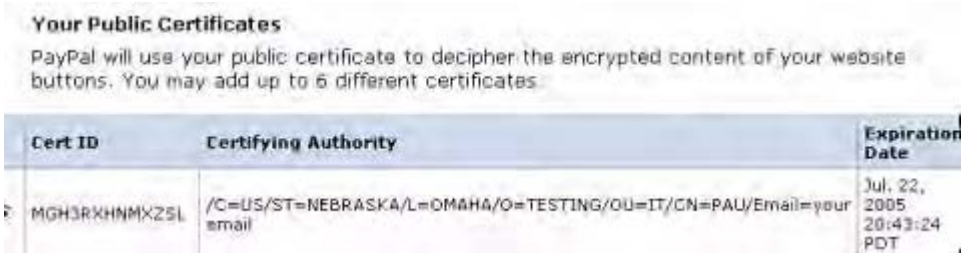
Uploading Your Public Certificate

To upload your public certificates to the PayPal website:

1. Log in to your Business or Premier PayPal account.
2. Click the **Profile** subtab.
3. Click the **Encrypted Payment Settings** link from the right-handed menu.
4. Click **Add**.
5. Click **Browse** and select the public certificate you want to upload.

The public certificate must be in PEM format.

If your public certificate is successfully uploaded, it will appear on the next screen under **Your Public Certificates.**


Your Public Certificates
PayPal will use your public certificate to decipher the encrypted content of your website buttons. You may add up to 6 different certificates.
Cert ID
Certifying Authority
Expiration Date
MGH3RXHNMXZSL
/C=US/ST=NEBRASKA/L=OMAHA/O=TESTING/OU=IT/CN=PAU/Email=your email
Jul. 22, 2005 20:43:24 PDT

After you have successfully uploaded your certificate, PayPal assigns a corresponding certificate ID. Store the certificate ID in a safe place; you need it to make Encrypted Website Payments.

Downloading PayPal's Public Certificate

To download PayPal's public certificate:

1. Log in to your Business or Premier PayPal account.
2. Click the **Profile** subtab.
3. Click the **Encrypted Payment Settings** link from the right-hand menu.
4. Click the **Download** button under the **PayPal Public Certificate** section.

Removing Your Public Certificate

NOTE: If you remove your public certificate, the certificate ID associated with it will not be valid to encrypt buttons and any buttons generated by your website with that certificate ID will not function correctly.

To remove one or more of your public certificates:

1. Log in to your Business or Premier PayPal account.
2. Click the **Profile** subtab.
3. Click the **Encrypted Payment Settings** link from the right-hand menu.
4. Select one of the listed certificates, and click **Remove**.
5. On the next screen, click **Remove** again to remove the selected public certificate.

Allowing Only Encrypted Website Payments

To prevent someone from creating a “spoof” version of your Website Payment Buttons, you can block unencrypted website payments.

1. To allow only Encrypted Website Payments:

2. Log in to your Business or Premier PayPal account.
3. Click the **Profile** subtab.
4. Click the **Website Payment Preferences** link from the right-hand menu.
5. Select **On** next to **Block Non-encrypted Website Payments**.

Creating Encrypted Website Payment Button Code with the PayPal SDK

The general process for creating EWP code is as follows:

1. Create HTML name/value pairs that represent the parameters of the HTML FORM to post to PayPal when a customer clicks a button on your website to buy your goods or service.
2. Encrypt those button parameters with PayPal's public key.
3. Sign the encrypted data with your private key.
4. Publish the signed, encrypted FORM to your website with the "PayPal" button.

The PayPal Software Development Kit (SDK) includes the console thathas commands to simplify the creation of Encrypted Website Payments button code. It also has program methods for Java and Microsoft .NET to encrypt button code.

For more information, see the "Generating EWP Code with the Console" chapter in the *PayPal SDK Guide*.

8 Custom Payment Pages

With our Custom Payment Pages feature, you can tailor PayPal's payment pages to the style of your website for a truly seamless payment experience. Make PayPal's payment flow yours with custom page colors and your own images. Custom Payment Pages can be used with all PayPal Website Payment buttons, including Buy NowDonations, and Subscriptions. It is also compatible with the PayPal Account Optional feature and will apply your choices to the pages in that payment flow.

Examples of Custom Payment Pages

The pictures in this section demonstrate the types of customization you can add to your PayPal Website Payment buttons.

Figure 8.1, "Payment Page in Standard PayPal Page Style," shows a payment page without any customization.

FIGURE 8.1 Payment Page in Standard PayPal Page Style

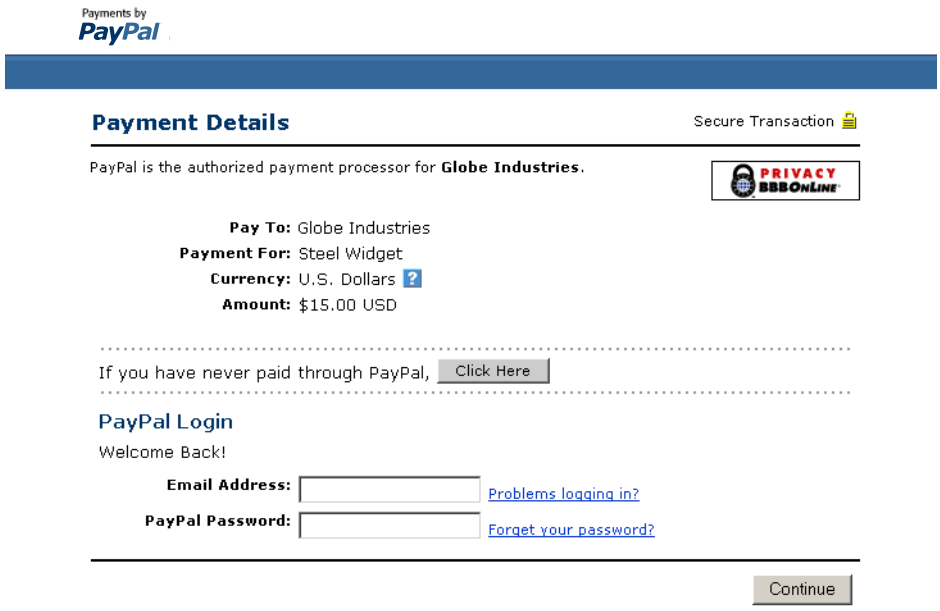


Figure 8.2, "Payment Page with Custom Style: Header Image and Header Border," shows a custom header image and header border color.

FIGURE 8.2 Payment Page with Custom Style: Header Image and Header Border

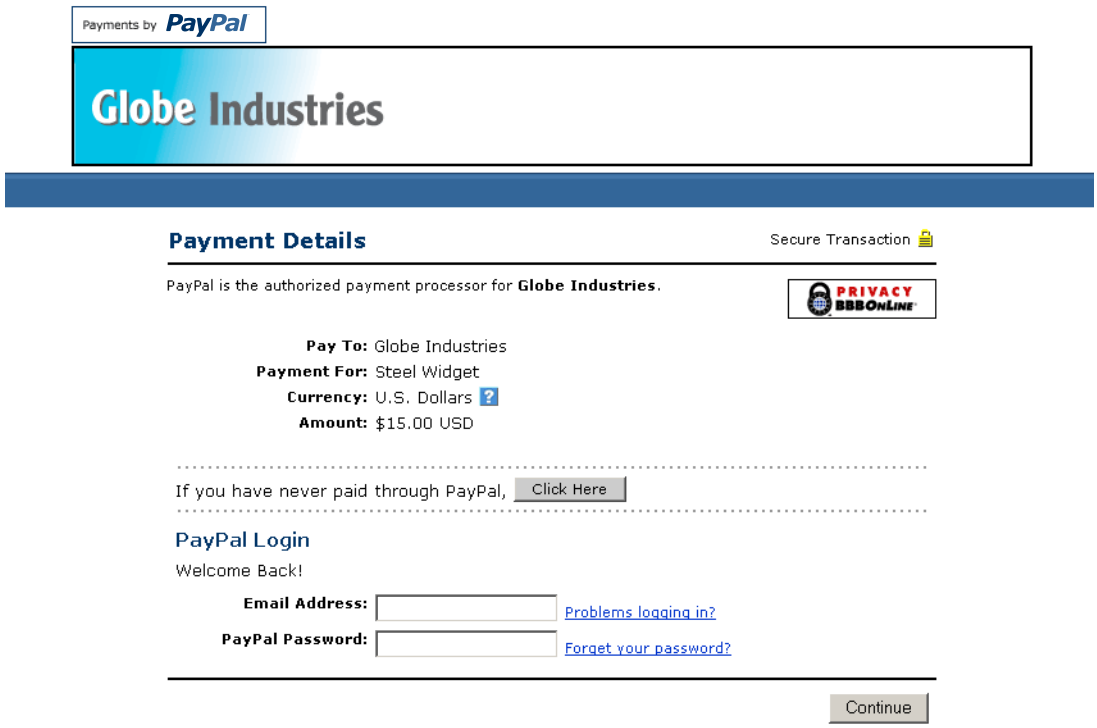
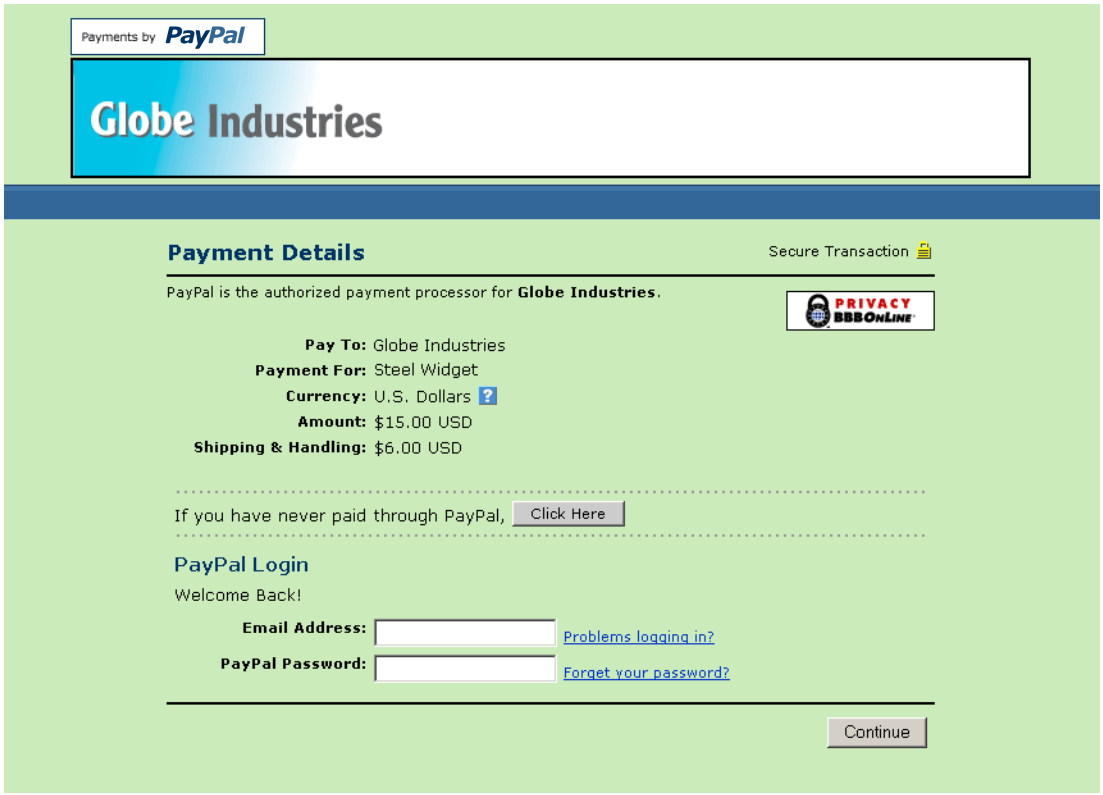


Figure 8.3, "Payment Page with Custom Style: Header Image, Image Border, and Background Color," shows a custom header image, header border color, and page background color.

FIGURE 8.3 Payment Page with Custom Style: Header Image, Image Border, and Background Color



Getting Started

1. Log in to your PayPal account at https://www.paypal.com
2. Click the **Profile** sub-tab.
3. Click the **Custom Payment Pages** link under the **Selling Preferences** heading to get to the Custom Payment Page Styles page.
4. From this page, you can add, edit, preview, and remove page styles, as well as make any page style your primary style.

Adding a Page Style

You can add up to three page styles. To add a page style:

1. Begin at the Custom Payment Page Styles page.
2. Click **Add**.
3. Enter your page style preferences:.
   - **Page Style Name (required)**
     Enter a name up to 30 characters in length. The name can contain letters, numbers, and underscores but no other symbols or spaces. The Page Style Name will be used to refer to the page style within your PayPal account and in the HTML code for your PayPal Website Payment buttons.
   - **Header Image URL (optional)**
     Enter the URL for an image that is a maximum size of 750 pixels wide by 90 pixels high; larger images will be reduced to this size. The image must be in a valid graphics format such as .gif, .jpg, .png, and .swf. The image will appear at the top left of the payment page.

   NOTE: PayPal recommends that you enter an image URL only if the image is stored on a secure (https) server. Otherwise, your customer's web browser displays a message that the payment page contains insecure items.
   - **Header Background Color (optional)**
     Enter the background color for the header using HTML hex code. The color code must be six digits long and should not contain the # symbol. If the Header Image URL is present, then the header will be a 750 pixel wide by 90 pixel high space at the top of the payment page. If the Header Image URL is not present, the header height will be reduced to 45 pixels.
   - **Header Border Color (optional)**
     Enter the border color for the header using HTML hex code. The color code must be six digits long and should not contain the # symbol. The header border is a two-pixel perimeter around the header space.
   - **Background Color (optional)**
     Enter the background color for the payment page using HTML hex code. The color code must be six digits long and should not contain the # symbol.
4. Click **Preview** to preview your page style, or click **Save** to save it.

The next time you create a button, you have the option to apply a page style to the payment pages associated with it. To do so, click **Add More Options** on the button creation page, and select a page style from the **Custom Payment Page Style** menu.

NOTE: The settings described here can also be specified with HTML `<FORM>` input variables passed through at a transaction level.

Editing a Page Style

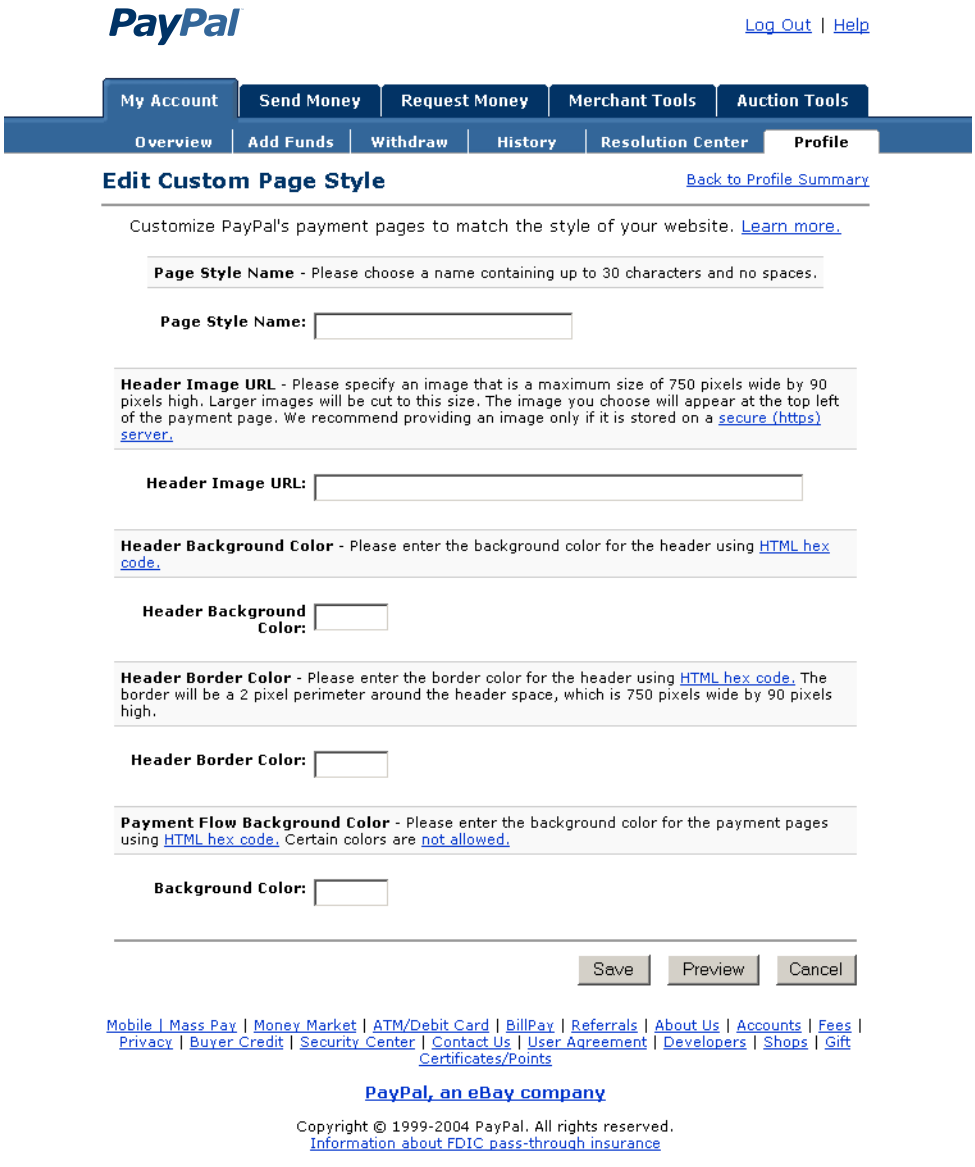
To edit a page style:

1. Begin at the **Custom Payment Page Styles** page. For more information, see "Getting Started" on page 65.
2. Click the radio button next to the page style you wish to edit.
3. Click **Edit**.
4. Keep or modify your page style preferences:
   - **Page Style Name (required)**
     Enter a name up to 30 characters in length. The name can contain letters, numbers, underscores but no other symbols or spaces. The Page Style Name will be used to refer to the page style within your PayPal account and in the HTML code for your PayPal Website Payment buttons.
   - **Header Image URL (optional)**
     Enter the URL for an image that is a maximum size of 750 pixels wide by 90 pixels high; larger images will be reduced to this size. The image must be in a valid graphics format such as .gif, .jpg, .png, or .swf. The image will appear at the top left of the payment page.

   NOTE: PayPal recommends that you enter an image URL only if the image is stored on a secure (https) server. Otherwise, your customer's web browser will display a message that the payment page contains insecure items.

   - **Header Background Color (optional)**
     Enter the background color for the header using HTML hex code. The color code must be six digits long and should not contain the # symbol. If the Header Image URL is present, then the header will be a 750 pixel wide by 90 pixel high space at the top of the payment page. If the Header Image URL is not present, the header height will be reduced to 45 pixels.
   - **Header Border Color (optional)**
     Enter the border color for the header using HTML hex code. The color code must be six digits long and should not contain the # symbol. The header border is a 2 pixel perimeter around the header space.
   - **Background Color (optional)**
     Enter the background color for the payment page using HTML hex code. The color code must be six digits long and should not contain the # symbol.
5. Click **Preview** to preview your page style, or click **Save** to save it.

FIGURE 8.4 Editing Page Style Settings


PayPal
Log Out | Help
My Account
Send Money
Request Money
Merchant Tools
Auction Tools
Overview
Add Funds
Withdraw
History
Resolution Center
Profile
Edit Custom Page Style
Back to Profile Summary
Customize PayPal's payment pages to match the style of your website. Learn more.
Page Style Name - Please choose a name containing up to 30 characters and no spaces.
Page Style Name:
Header Image URL - Please specify an image that is a maximum size of 750 pixels wide by 90 pixels high. Larger images will be cut to this size. The image you choose will appear at the top left of the payment page. We recommend providing an image only if it is stored on a secure (https) server.
Header Image URL:
Header Background Color - Please enter the background color for the header using HTML hex code.
Header Background Color:
Header Border Color - Please enter the border color for the header using HTML hex code. The border will be a 2 pixel perimeter around the header space, which is 750 pixels wide by 90 pixels high.
Header Border Color:
Payment Flow Background Color - Please enter the background color for the payment pages using HTML hex code. Certain colors are not allowed.
Background Color:
Save
Preview
Cancel
Mobile | Mass Pay | Money Market | ATM/Debit Card | BillPay | Referrals | About Us | Accounts | Fees | Privacy | Buyer Credit | Security Center | Contact Us | User Agreement | Developers | Shops | Gift Certificates/Points
PayPal, an eBay company
Copyright © 1999-2004 PayPal. All rights reserved.
Information about FDIC pass-through insurance

Previewing a Page Style

To preview a page style:

1. Begin at the **Custom Payment Page Styles** page. For more information, see "Getting Started" on page 65.
2. Click the radio button next to the page style you wish to preview.
3. Click **Preview**.

Making a Page Style Primary

When you make a page style Primary, it is applied to all of your payment pages unless you specify otherwise. To learn how to apply a page style other than your Primary style, Chapter 8, "Custom Payment Pages."

NOTE: If you do not designate a page style as Primary, the default PayPal page style is used.

To make a page style Primary:

1. Begin at the Custom Payment Page Styles page.

   For more information, see "Getting Started" on page 65.
2. Click the radio button next to the page style you wish to make your Primary style.
3. Click **Make Primary.**
4. Click **Make Primary** to confirm your choice.

Removing a Page Style

When you remove a page style, the payment pages to which the style applies will no longer be customized with those specifications. Instead, your Primary page style will be applied to those pages. If you remove your Primary page style, the PayPal page style will become Primary.

To remove a page style:

1. Begin at the **Custom Payment Page Styles** page.

   For more information, see "Getting Started" on page 65.
2. Click the radio button next to the page style you wish to remove.
3. Click **Remove**.
4. Click **Remove** to confirm your choice.

Overriding Page Style Settings

Your Primary page style will automatically be applied to all of your payment pages unless you specify otherwise.

To apply a page style other than your Primary style, select a different one when creating your button. Just click **Add More Options** on the button creation page, and select a page style from the **Custom Payment Page Style** menu.

To change the page style for a button you have already created, you can modify the button's HTML code, replacing the value of the `page_style` variable with the Page Style Name of the style you wish to apply. The next time the button is clicked, its payment pages will appear in the new style.

When Custom Payment Page variables are passed at a transaction-level, they override any page styles set in profile settings or `page_settings`. Customization variables are applied in the following order:

TABLE 8.1 Order of Customization Variables

	Custom Option	Description
2	Primary Page Style at a Transaction level	A valid page style can be passed through at a Transaction level that overrides any page styles set in profile settings or `page_settings`.
3	Primary Page Style in Profile	You can create and select the primary style in profile settings.
4	Default PayPal Page Style in Profile	The default page style used when an alternative is not selected and designated as primary.

Background Colors and Error Messages

PayPal's error message system highlights errors in red. PayPal does not allow certain background colors that make these error messages unreadable.

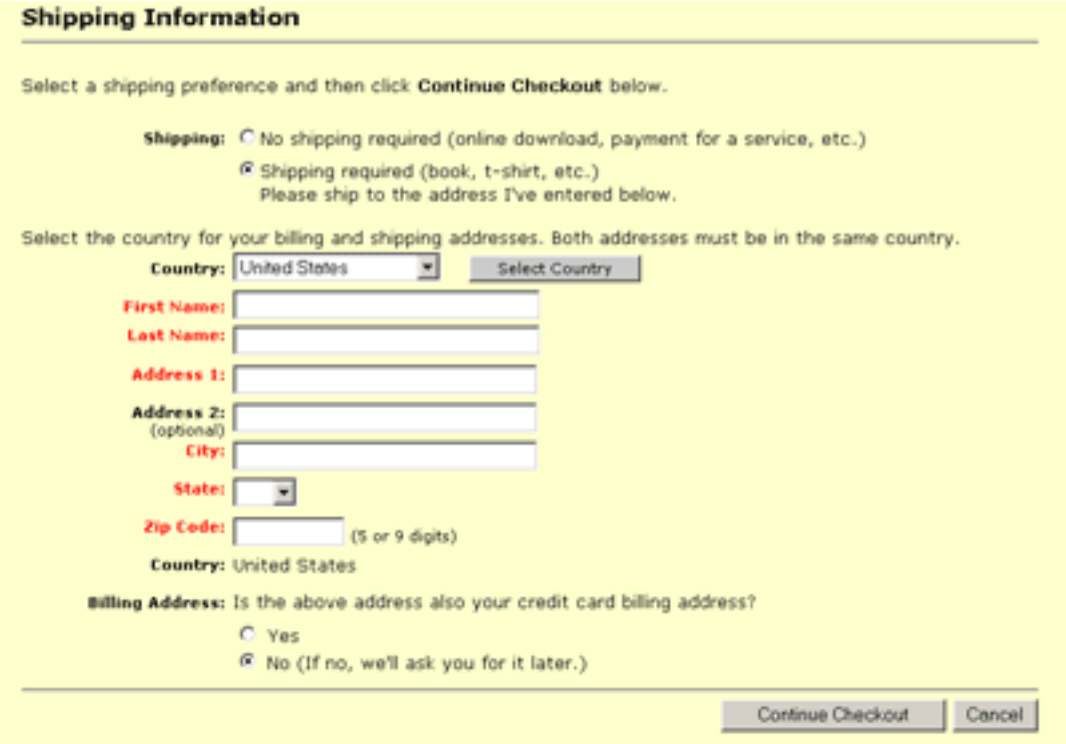
The background color of the following payment page is not allowed. The color makes the fields the customer must complete difficult to read.

FIGURE 8.5 Example of Unallowed Background Color

Shipping Information
Select a shipping preference and then click Continue Checkout below.
Shipping:
No shipping required (online download, payment for a service, etc.)
Shipping required (book, t-shirt, etc.)
Please ship to the address I've entered below.
Select the country for your billing and shipping addresses. Both addresses must be in the same country.
Country:
United States
Select Country
Address 2:
(optional)
(5 or 9 digits)
Country: United States
Billing Address:
Is the above address also your credit card billing address?
Yes
No (If no, we'll ask you for it later.)
Continue Checkout
Cancel

The background color of the following payment page is allowed. Unlike in the previous example, the fields displayed in red are easy to read.

FIGURE 8.6 Example of Allowable Background Color


Shipping Information
Select a shipping preference and then click Continue Checkout below.
Shipping: No shipping required (online download, payment for a service, etc.)
Shipping required (book, t-shirt, etc.)
Please ship to the address I've entered below.
Select the country for your billing and shipping addresses. Both addresses must be in the same country.
Country: United States
Select Country
First Name:
Last Name:
Address 1:
Address 2: (optional)
City:
State:
Zip Code:
(5 or 9 digits)
Country: United States
Billing Address: Is the above address also your credit card billing address?
Yes
No (If no, we'll ask you for it later.)
Continue Checkout
Cancel

To verify that your background color is allowed, enter its hex code into the Background Color field on the **Custom Payment Pages** page under the **Profile** subtab of the **My Account** tab and click Preview. The background color is allowed if you are able to preview the payment page with your chosen background color. If you receive an error message about the background color, the color is not allowed and you must choose a different color.

If a conflicting background color is passed through, it will be considered invalid and PayPal will automatically default your background color to white.

Font Colors

PayPal dynamically changes font colors from black to white, depending on the background color. To confirm that these font changes comply with your font color selections, you should test your color settings on PayPal.

Image Storage

PayPal recommends that you store your images on secure (https) servers. If your images are not stored on secure servers, your customers may be shown a browser warning indicating that you have insecure items on your page.

9 Calculating Shipping, Handling, and Tax

You can set up your PayPal account to automatically calculate and charge shipping and sales tax (also called “value added tax”).

Getting Started

To view or modify your sales tax and shipping charges:

1. Log in to your PayPal account at https://www.paypal.com.
2. Click the **Profile** subtab of the **My Account** tab.
3. Click the **Sales Tax** or the **Shipping Calculation** link in the **Selling Preferences** column.

Sales or Value Added Tax Collection

You can charge your customers tax by choosing a Country (such as, United Kingdom) or State (such as, California) from the **Country** and **U.S. State** drop-down menus, and entering your Tax Rate for that state in the Tax Rate field. All your customers who reside in the country or state you select are automatically charged the tax rate you choose. You can specify a different tax rate for each U.S. state and any of the listed countries.

There are radio buttons that allow you to apply tax to an item only, or to an item and any shipping and handling costs, as you desire.

Click **Save** to save your changes.

NOTE: If you are entering the rate for a U.S. state, ensure that the **Country** drop-down menu is set to **United States**.

Overriding Tax Setting Per Transaction

The `tax` variable is an optional transaction-based tax override variable with which you can set a flat tax amount on a single transaction regardless of the buyer’s location.

Shipping Calculation

Determine whether you would like to charge your customers for shipping as a flat amount or a percentage of the total purchase amount.

Flat Amount

A flat amount is charged based on the subtotal of a purchase. Here's an example.

EXAMPLE 9.1 Flat Amount Shipping Calculation

Your flat amount settings are:

$0.00 through $49.99 = $3.00
$50.00+ = $6.00

- If your customer's subtotal is $36.50, your customer is charged $3.00 for shipping, making the total purchase $39.50.
- If your customer's subtotal is $66.50, your customer is charged $6.00 for shipping, making the total purchase $72.50.

Choose the **Flat Amount** radio button (with the $ by it), and enter a flat amount for each dollar amount increment. Click **Save** to save your changes.

Percentage

A percentage is charged based on the subtotal of a purchase. Here's an example.

EXAMPLE 9.2 Percentage Shipping Calculation

Your percentage settings are:

$0.00 through $49.99 = 5%
$50.00+ = 4%

- If your customer's subtotal is $36.50, your customer is charged 5% x $36.50 = $1.83 for shipping, making the total purchase $38.33.
- If your customer's subtotal is $66.50, your customer is charged 4% x $66.50 = $2.66 for shipping, making the total purchase $69.16.

Choose the **Percentage** radio button (with the % by it), and enter a percentage for each dollar amount increment. Click **Save** to save your changes.

Overriding Your Shipping Calculation

In some cases, you might want to set a special shipping rate for an item (for example, if the item is especially heavy and costs more to ship or if it is a service which does not require shipping charges). To charge a different shipping amount for an item, include the shipping

cost in the HTML for that Buy Now button using the `shipping, shipping2, and handling_cart` variables.

10 Creating Customer Contact Telephone

The Customer Contact Information Telephone is an option that provides you with a contact telephone number for your buyer. When you activate this option, your customers are asked to include a Contact Telephone Number with their payment information. PayPal will share this number with you.

IMPORTANT: *In accordance with PayPal's User Agreement, you may use this Contact Telephone Number only to communicate with the buyer about the related purchase. You may* ***not*** *use this number for unsolicited commercial messages.*

How It Works

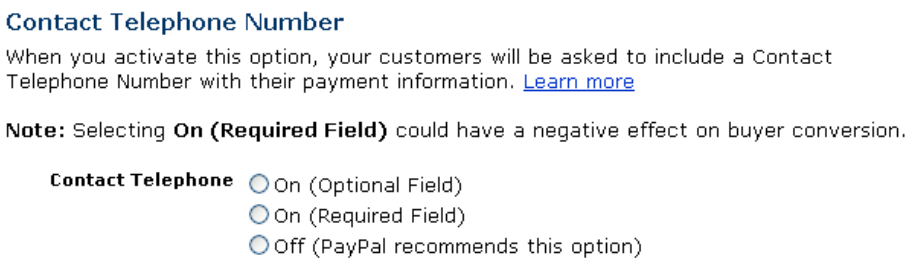
When you enter your payment preferences on the Website Payment Preferences page, you will have the opportunity to request a Contact Telephone Number from your buyer.

You can choose to make the Contact Telephone Number optional or required, or turn it off altogether. "Off" is the recommended default option because buyers value their privacy and prefer to keep unsolicited communications to a minimum.

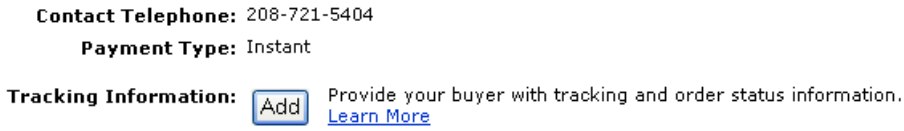
What You See

Step 1:

You can select the option you want to use to activate the Contact Telephone Number feature. If you do not want to request a contact telephone number from your buyer, select the **Off** radio button. You will see the following on the Website Payment Preferences page:

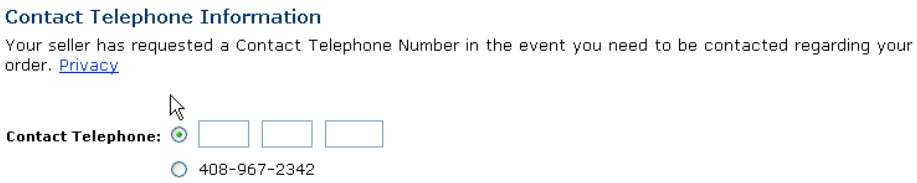

Contact Telephone Number
When you activate this option, your customers will be asked to include a Contact Telephone Number with their payment information. Learn more
Note: Selecting On (Required Field) could have a negative effect on buyer conversion.
Contact Telephone
On (Optional Field)
On (Required Field)
Off (PayPal recommends this option)

Step 2: On the Transaction Details page, you will see the buyer's contact telephone number:


Contact Telephone: 208-721-5404
Payment Type: Instant
Tracking Information: Add
Provide your buyer with tracking and order status information.
Learn More

What Your Customer Sees

Step 3: When you require the buyer's contact telephone number, your buyer will see the information below:


Contact Telephone Information
Your seller has requested a Contact Telephone Number in the event you need to be contacted regarding your order. Privacy
Contact Telephone:
408-967-2342

Getting Started

Use the following instructions to activate the Customer Contact Information Telephone option:

1. Log in to your PayPal account at https://www.paypal.com.
2. Click the **My Account** tab.
3. Click the **Profile** link.
4. Click the **Website Payment Preferences** link.
5. Select the option you prefer: **On (Optional Field)**, **On (Required Field)**, or **Off (Recommended)**.
6. Complete the rest of the selections on the page.
7. Click **Save**.

Notifications You Receive

You receive an email notification when a buyer makes a purchase.

11 Auto Return

With Auto Return for Website Payments, merchants can eliminate the “Done” page in the Website Payments flow and automatically return or redirect buyers to their website upon payment completion. By decreasing the Website Payments purchasing process by 1/3 and automatically bringing buyers back to their website, merchants provide their buyers with a quicker, more seamless, and continuous purchasing experience.

Merchants with premier or business accounts can enable Auto Return by turning it on, specifying the URL to redirect the buyer upon payment completion, and agreeing to the terms that require that the merchant provide “payment done” messaging on the page assigned to the return URL.

Auto Return applies to all PayPal Website Payments, including Buy NowDonations, and Subscriptions.

How Auto Return Works

This example shows the Auto Return flow with Custom Payment Pages, but without the PayPal Account Optional feature.

Bob is going to purchase a widget from the Widget Warehouse.

Step 1: Bob goes to the Widget Warehouse website, finds the widget he wants, and clicks **Buy Now**.

Globe Industries
Global Industries, Inc
Widget Warehouse
Wooden Widgets
Rubber Widgets
Aluminum Widgets
Steel Widgets
Outdoor Widgets
Indoor Widgets
Automotive Widgets
Plastic Widgets
Titanium Widgets
Widget #019983763
The surprisingly compact Widget #019983763 is a powerful no-compromise solution for widget professionals who are frequently on the road and rarely in the office but who never want to be without the speed and power of an automotive widget. It slices, dices and it will even make bread.
Sale Price: $142.50
Buy Now
Global Industries, Inc | All rights reserved 2003

Step 2: Bob is taken to a PayPal **Payment Details** page which displays the details of the payment he is about to make.

Step 3: Bob enters his PayPal account information into the PayPal Login fields. (These pages are not included in this example.)

NOTE: At this point, buyers that do not have a PayPal account click the **If you have never paid through PayPal, Click Here** button. The **Payment Details** page then displays credit card, email, password, and security fields that can be used to create a new PayPal account. After buyers create a new account, they click **Continue** to proceed to the next step in the payment process.

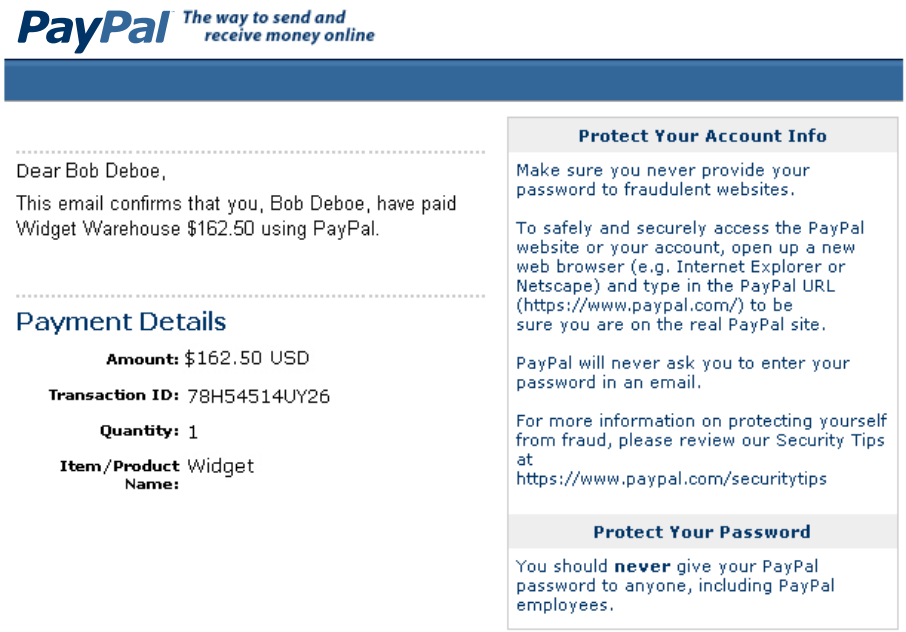
Step 4: Bob is then taken to a confirmation page that displays the details of his selection, information about how his automatic payments will be funded, and his shipping information. He clicks **Pay** to complete payment.

Step 5: A payment confirmation page appears that informs Bob that his payment is complete and that he is being automatically redirected back to the Widget Warehouse sebsite. The page also displays a success URL that the user can click manually if the redirect fails.

Payments by PayPal
Globe Industries
Global Industries, Inc
Widget Warehouse
You Made A Payment
Your payment for $162.50 USD has been completed.
You are now being redirected to Widget Warehouse
If you are not redirected within 10 seconds click here.

Step 6: The Widget Warehouse's "Thank You" page appears, again informing Bob that his transaction is complete and that a receipt for the purchase has been emailed to him. The page also displays a link to PayPal that Bob can use to view details of the transaction if necessary, as well as links that he can use to continue shopping.

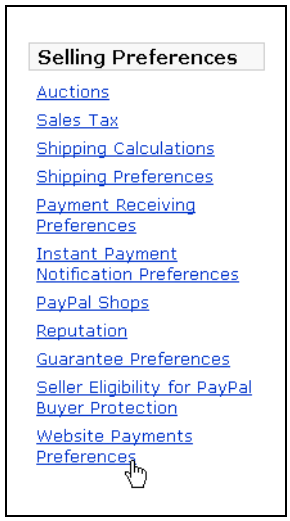
Step 7: Bob receives an email receipt for this transaction that confirms the purchase and includes a copy of the payment details, the Widget Warehouse's business information, and his confirmed shipping address.


PayPal The way to send and receive money online
Dear Bob Deboe,
This email confirms that you, Bob Deboe, have paid Widget Warehouse $162.50 using PayPal.
Payment Details
Amount: $162.50 USD
Transaction ID: 78H54514UY26
Quantity: 1
Item/Product Name: Widget
Protect Your Account Info
Make sure you never provide your password to fraudulent websites.
To safely and securely access the PayPal website or your account, open up a new web browser (e.g. Internet Explorer or Netscape) and type in the PayPal URL (https://www.paypal.com/) to be sure you are on the real PayPal site.
PayPal will never ask you to enter your password in an email.
For more information on protecting yourself from fraud, please review our Security Tips at https://www.paypal.com/securitytips
Protect Your Password
You should never give your PayPal password to anyone, including PayPal employees.

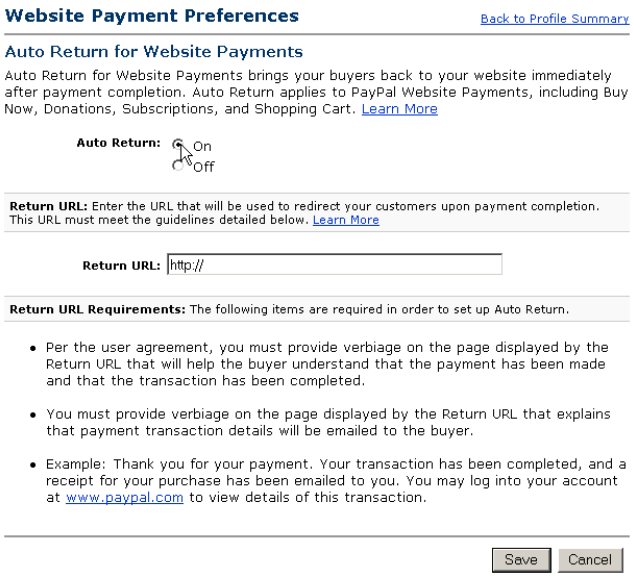
Setting Up Auto Return

To set up Auto Return:

1. Log in to your PayPal account at https://www.paypal.com.
2. Click the **Profile** subtab.
3. Click the **Website Payment Preferences** link under the **Selling Preferences** column on the right.



4. Under Auto Return for Website Payments, click the **On** radio button to enable Auto Return.


Website Payment Preferences
Back to Profile Summary
Auto Return for Website Payments
Auto Return for Website Payments brings your buyers back to your website immediately after payment completion. Auto Return applies to PayPal Website Payments, including Buy Now, Donations, Subscriptions, and Shopping Cart. Learn More
Auto Return: On Off
Return URL: Enter the URL that will be used to redirect your customers upon payment completion. This URL must meet the guidelines detailed below. Learn More
Return URL: http://
Return URL Requirements: The following items are required in order to set up Auto Return.
Per the user agreement, you must provide verbiage on the page displayed by the Return URL that will help the buyer understand that the payment has been made and that the transaction has been completed.
You must provide verbiage on the page displayed by the Return URL that explains that payment transaction details will be emailed to the buyer.
Example: Thank you for your payment. Your transaction has been completed, and a receipt for your purchase has been emailed to you. You may log into your account at www.paypal.com to view details of this transaction.
Save
Cancel

5. Enter the Return URL to which you want your buyers redirected upon payment completion in the **Return URL** field.

You Return URL must meet the following requirements:

- Per the user agreement, you must provide content on the page displayed by the Return URL that helps the buyer understand that the payment has been made and that the transaction has been completed.
- You must provide content on the page displayed by the Return URL that explains that payment transaction details will be emailed to the buyer.
- Your Return URL must specify a server that is available and be properly formatted.

NOTE: If the Return URL that you supply is not valid, PayPal displays the standard **Payment Done** page upon payment completion.

6. Click **Save**.

Subscription Password Management and Auto Return

If you use or plan to use Subscriptions Password Management, you must make sure that Auto Return is turned off in order to display the PayPal-generated username and password to the buyer.

NOTE: You can use Auto Return with Subscriptions, which is a separate feature from Subscription Password Management. For more information about Subscriptions, see the *Subscriptions and Recurring Payments Manual*, which is available on the PayPal website.

12 Using Multiple Currencies

PayPal's Multiple Currencies feature gives you the ability to buy and sell globally. Use your current PayPal account to make or accept payments any of the PayPal-supported currencies.

Buyers:

- Pay for purchases in your selected currency.
- Payment is automatically converted to your desired currency.
- No need to hold a balance in another currency to send a payment.

Sellers:

- Accept payments directly in your selected currency.
- Manage multiple currency payments using your current PayPal account.
- Hold one currency balance and still accept payments in multiple currencies.

Receiving Money

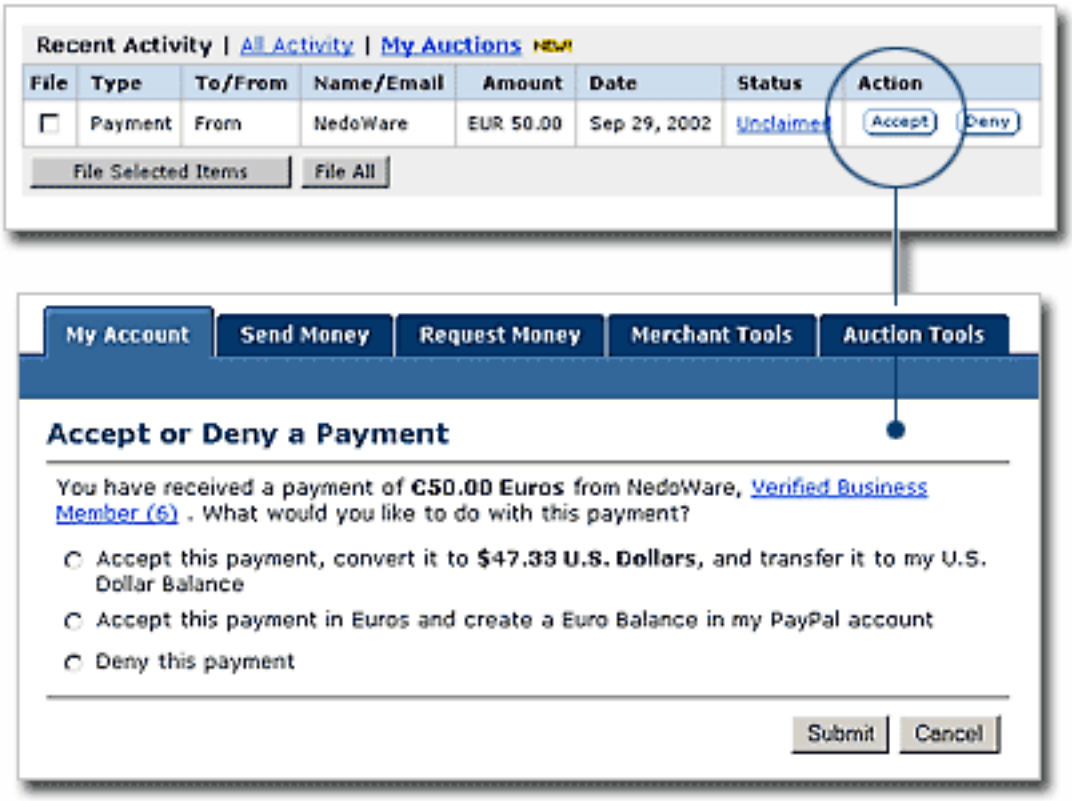
Receive payments in any of the currencies listed in Table 1.1, "PayPal-Supported Currencies, Currency Codes, and Maximum Transaction Amounts" on page 16.

Premier and Business account holders have additional flexibility for managing Multiple Currencies payments.

Accepting Payments

You choose which currencies to accept and how you would like to accept them. When a buyer sends a payment in a currency you hold, the funds will automatically appear in your account in the balance of the given currency. When a buyer sends a payment in a currency you do not hold, you will be asked to Accept or Deny the payment:

- Accept the payment and open a new currency balance.
- Accept the payment and convert it to your primary currency.
- Block the payment.



You can also set up your Payment Receiving Preferences to indicate how you would like to handle incoming currency payments.

Receiving fees are assessed in the currency in which the funds were sent. Payments converted to your primary currency are converted at a competitive exchange rate.

To learn more about receiving money in multiple currencies, see the Multiple Currencies FAQs in the PayPal online Help Center.

If you use Instant Payment Notification (IPN), see Table A.8, “IPN Variables with Each Subscription Event” on page 52 for more information about Multiple Currencies variables.

Managing Currency Balances

You can manage your currency balances in the **Currency Balances** section of your Profile:

- Select your primary currency
- Open or close a currency balance
- Transfer funds between currency balances

Funds transferred from one currency balance to another will be transferred at a competitive exchange rate. To learn more about managing currency balances, see the Multiple Currencies FAQs in our Help Center.

13 Language Encoding for Your Data

This chapter tells you how you can set your **Profile** preferences to indicate the language and character encoding that your website uses.

Background Information

Websites that use PayPal in different parts of the world work with different languages. Human languages are represented in computing by the terms *character set* and *character encoding*.

A *character set* is a computer representation of all the individual possible letterforms or word symbols of a language. For instance, ASCII (or American Standard Code for Information Interchange) is a common character set that has been used for decades to represent the letterforms, numbers, punctuation, and symbols of American English. Another example of a character set is Big 5, which is one of the most widely implemented Chinese character sets.

Character encoding, on the other hand, refers to how a particular character set is represented internally in data processing; that is, how the individual characters are actually stored and operated on. There many different kinds of character encodings. For example, an encoding might allow 7, 8, or 16 computer bits for a single character.

PayPal refers to these two terms together as *language encoding*.

Changing Your Language Encoding

This section describes the default character encoding PayPal assumes for you and how you can change that setting.

With your **Language Encoding** preferences, you can precisely control the encoding of the data that PayPal should expect from your website's use of any PayPal website payment button, such as Buy Now or Website Payments, and the encoding of the data that your website expects to receive back from PayPal

Your Default Language Encoding at PayPal Signup

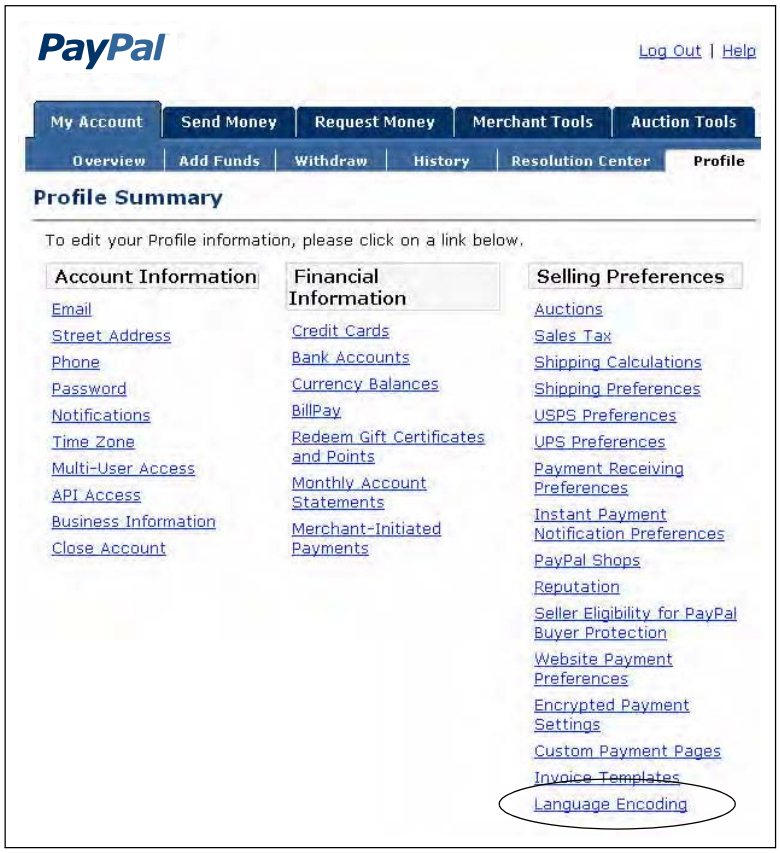
When you sign up for a new business account with PayPal, the PayPal system determines your character set and its encoding based on your country of origin, as specified by you during signup. For example, if your postal address indicates France, by default your **Selling Preferences** language encoding is set to a Western language character set.

Navigating Your Profile: Language Encoding

To see or change the default language encoding for your PayPal Business account, log in to your account and click the **Profile** tab.

Click **Language Encoding** at the bottom **Selling Preferences** column, as shown in the following diagram.

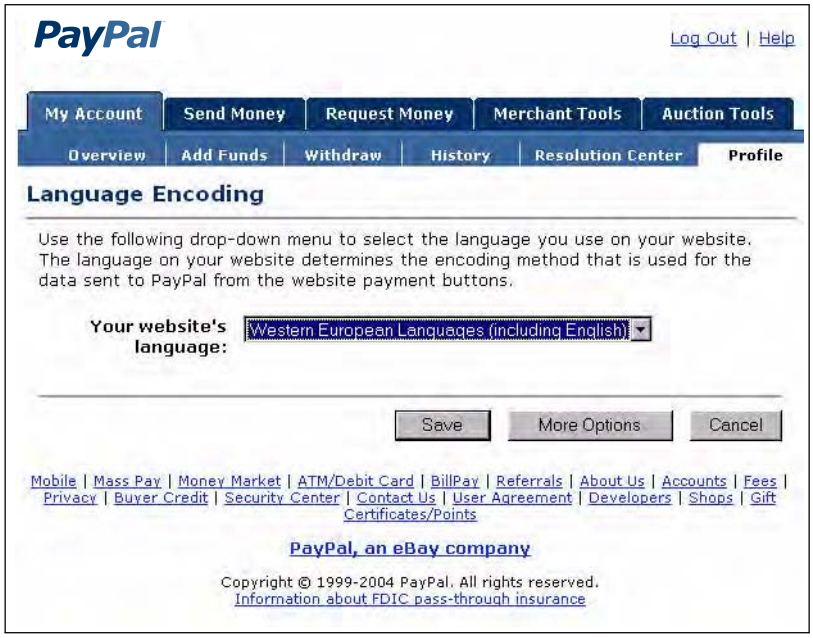
FIGURE 13.1 Profile Seller Preferences for Language Encoding



Changing Your Website Language

The **Language Encoding** page displays the setting for your website's language, as shown in the following illustration. With the **Your website's language** drop-down menu, you change the setting.

FIGURE 13.2 Language Encoding Settings: Basic Choices


PayPal
Log Out | Help
My Account
Send Money
Request Money
Merchant Tools
Auction Tools
Overview
Add Funds
Withdraw
History
Resolution Center
Profile
Language Encoding
Use the following drop-down menu to select the language you use on your website. The language on your website determines the encoding method that is used for the data sent to PayPal from the website payment buttons.
Your website's language:
Western European Languages (including English)
Save
More Options
Cancel
Mobile | Mass Pay | Money Market | ATM/Debit Card | BillPay | Referrals | About Us | Accounts | Fees | Privacy | Buyer Credit | Security Center | Contact Us | User Agreement | Developers | Shops | Gift Certificates/Points
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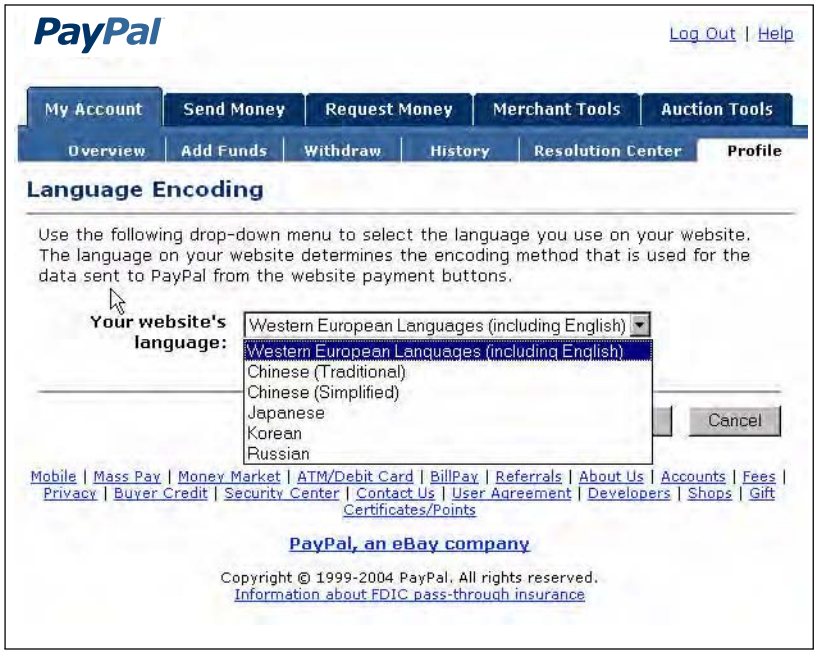
Information about FDIC pass-through insurance

To change the language of data PayPal should expect from your website, click the **Your website's language** drop-down menu and select a different language, as shown in the illustration Figure 13.3, "Website Language Preference."

FIGURE 13.3 Website Language Preference


PayPal
Log Out | Help
My Account
Send Money
Request Money
Merchant Tools
Auction Tools
Overview
Add Funds
Withdraw
History
Resolution Center
Profile
Language Encoding
Use the following drop-down menu to select the language you use on your website. The language on your website determines the encoding method that is used for the data sent to PayPal from the website payment buttons.
Your website's language:
Western European Languages (including English)
Western European Languages (including English)
Chinese (Traditional)
Chinese (Simplified)
Japanese
Korean
Russian
Cancel
Mobile | Mass Pay | Money Market | ATM/Debit Card | BillPay | Referrals | About Us | Accounts | Fees | Privacy | Buyer Credit | Security Center | Contact Us | User Agreement | Developers | Shops | Gift Certificates/Points
PayPal, an eBay company
Copyright © 1999-2004 PayPal. All rights reserved.
Information about FDIC pass-through insurance

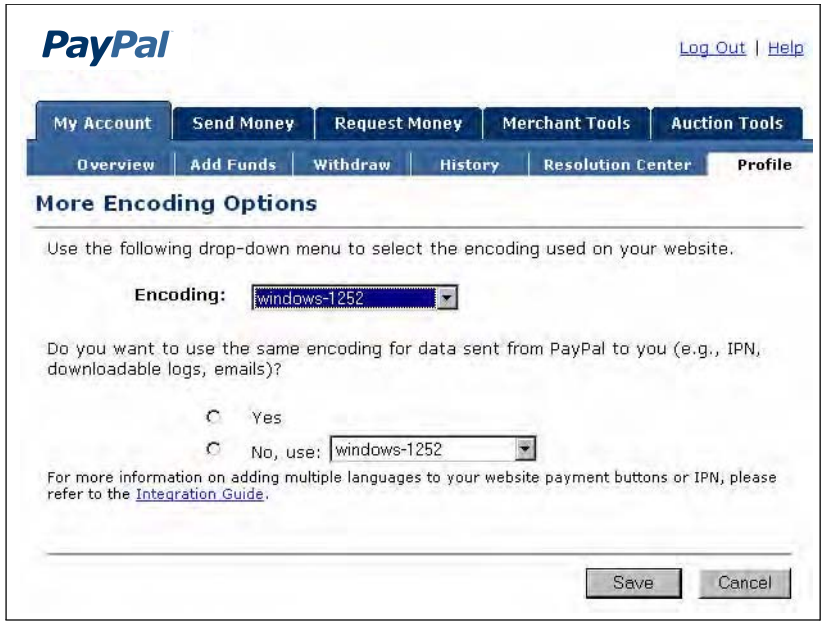
Click **Save** to save your selection or **Cancel** to to leave the setting unchanged.

More Encoding Options

If you know and want to specify the exact standard name of your website's character encoding, click **More Options** on the **Language Encoding** page to open the More Encoding Options page shown in "More Language Encoding Options" on page 95.

The **More Encoding Options** page allows you to specify the character encoding PayPal should expect from your website and the encoding of data PayPal sends to your website.

FIGURE 13.4 More Language Encoding Options



The encoding selection in the **Encoding** drop-down menu is based on the country of origin you specified at signup.

To change the encoding selection, click the **Encoding** drop-down menu and select one of the available encodings. For a complete list of supported encodings, see "Table 13.1, "Character Sets and Encodings Supported by PayPal" on page 96.

For data that PayPal should send to you, you have the option to specify the same or a different encoding. To use the same encoding as your website, click the **Yes** radio button. To use a

different encoding, click the **No, use** radio button and select the desired encoding from the associated drop-down menu.

TABLE 13.1 Character Sets and Encodings Supported by PayPal

Big5 (Traditional Chinese in Taiwan)	ISO-2022-JP	ISO-8859-8	UTF-16BE	US-ASCII	windows-1258
EUC-JP	ISO-2022-KR	ISO-8859-9	UTF-16LE	windows-1250	windows-874 (Thai)
EUC-KR	ISO-8859-1 (Western European Languages)	ISO-8859-13	UTF16_PlatformEndian	windows-1251	windows-949 (Korean)
EUC-TW	ISO-8859-2	ISO-8859-15	UTF16_OppositeEndian	windows-1252	x-mac-greek
gb2312 (Simplified Chinese)	ISO-8859-3	KOI8-R (Cyrillic)	UTF-32	windows-1253	x-mac-turkish
gbk	ISO-8859-4	Shift_JIS	UTF-32BE	windows-1254	x-mac-centraleurroman
HZ-GB-2312 (Traditional Chinese in Hong Kong)	ISO-8859-5	UTF-7	UTF-32LE	windows-1255	x-mac-cyrillic
ibm-862 (Hebrew with European characters)	ISO-8859-6	UTF-8	UTF32_PlatformEndian	windows-1256	ebcdic-cp-us
ISO-2022-CN	ISO-8859-7	UTF-16	UTF32_OppositeEndian	windows-1257	ibm-1047

Setting Language in Website Payments: charset

In the HTML for your PayPal website payment buttons, such as for Buy Now, Website Payments, Website Payments Express, you can use the `charset` HTML variable to specify the character set or character encoding of the data you collect in your website forms and send to PayPal. PayPal sends data to you in the same character set or encoding you specify with the `charset` variable. For a complete list of the allowable values for the `charset` variable , see Table 13.1, “Character Sets and Encodings Supported by PayPal.”

14 Testing

Website Payments, PDT, and IPN

The PayPal Sandbox can be used to test the following functionality.

IMPORTANT: *The Sandbox does not process real money.*

- **Web Payments:** Use the Sandbox to test accepting PayPal as a payment mechanism on a website. For more information, see the PayPal website and online help center.
- **Subscriptions:** Use the Sandbox for creating and publishing test/prototype web pages and other content to which only paying members will have access. For more information, see the *PayPal Subscriptions and Recurring Payments Integration Guide*, available on the PayPal website.
- **Refunds:** A PayPal user providing a refund of money paid by another participant in a transaction.
- **Instant Payment Notifications (IPNs):** Use the Sandbox to test such IPNs as payments and reversals. For more information on implementing IPNs to the PayPal website, see the *Order Management Integration Guide*.

  In the Sandbox environment, an additional variable (`ipn_test`) is sent with IPNs, with a value of 1 (one). The purpose of this variable is to provide clear differentiation between test and real IPNs. It also allows developers to modify existing scripts so they are easily able to work with either live or Sandbox IPNs.

IMPORTANT: *IPNs coming from the Sandbox cannot be verified against the live PayPal website, and IPNs coming from the live website cannot be verified against the Sandbox.*

- **Payment Data Transfer (PDTs):** Use the Sandbox to test using your identity token, return URL, and PDT settings.

  For more information about implementing PDT, see the *Order Management Integration Guide*.
- **Simulated transactions**: Test difficult scenarios like successful and failed eChecks.

In order to test feature functionality in the Sandbox, you must first create a Developer Central account. This account will allow you to create multiple PayPal accounts, such as Seller and multiple Buyer accounts, to simulate different scenarios (unconfirmed, verified, international, and so on).

Your PayPal Button

Now that you have the HTML code in your website or in your email, you should test it. Click the link in the email or click the button on your web page. A PayPal-hosted payment page should appear with payment details you specified.

Because PayPal saves user information in a browser cookie, you will see your own PayPal username. Your customers will not see your username:

- If your customer is already a PayPal member, he will see his PayPal username here.
- If your customer is not yet a PayPal member, he will see a signup page. To view this from your computer, click the link that says something like "If you are not Bob Smith, Click Here."

After testing in the Sandbox, PayPal recommends testing your button implementation with the live PayPal system. Here's an easy way to do it:

1. Sign up for a Personal PayPal account if you don't already have one, and add a credit card to the account. This will be your "buyer" account.

   NOTE: According to the PayPal User Agreement, you may have both one Personal and one Premier/Business account. Please do not set up any additional PayPal accounts, as this may result in your account access being limited.

2. Make sure that your Business/Premier account is Verified. This is your "seller" account.
3. Go to your web browser and click the button you created. Use the login and password for your buyer account to purchase the item. You can use penny, $.01, transactions and still refund the entire amount.
4. Check the results of your button test by looking at the emails received by both accounts and by viewing the **History** page for each account.
5. Log in to your seller account and refund the payment. To refund a payment, go to the **Transaction Details** page and click the **Refund Payment** link at the bottom of the page. The refund reverses the entire payment, including transaction fees. You have 60 days to refund the payment.

This testing method is free of charge and lets you complete the entire process yourself. You can also have friends or trusted clients buy test items, then refund them, if you would prefer not to open a second PayPal account.

Testing Tips

You might find the following testing tips useful when testing your buttons.

Testing Tip 1

PayPal recommends starting with one of PayPal's code samples available at https://www.paypal.com/ipn under the Code Samples section. There are code samples for the following development environments.

- ASP/VBScript
- ColdFusion
- ava/JSP
- PERL
- PHP

Testing Tip 2

In your **Website Payments** button HTML code, add or modify the `return` and `rm` variables as follows, replacing the URL with the URL for your website:

```
<input type="hidden" name="return" value="http://www.mysite.com/ipn.cgi">
<input type="hidden" name="rm" value="2">
```

Then, with your buyer account, click the **Website Payments** button and complete the transaction. Once you get to the PayPal **Payment Complete** page, you can use your browser's View Source function to view the values of the posted IPN variables at the bottom of the code.

Testing Tip 3

You can put debugging print statements into your IPN script. PayPal recommends creating a debugging mode of your script that you can turn on and off by adding or removing variable comments. Set the `return` variable in your **Website Payments** button HTML code to point to your IPN URL. When you complete the payment, the output of your script's print statements will be sent to your browser.

and IPN
If you
have

enabled IPN, you will automatically receive notification when the eCheck clears or fails. For more information about IPN, see the *Order Management Integration Guide*.

15 Processing Refunds

You can send a refund to your buyer for 60 days after receiving payment by using the refund link on the **Transaction Details** page.

NOTE: Fees assessed by Business or Premier Account receiving payments can be reimbursed only if the refund link on the **Transaction Details** page is used.

If it has been more than 60 days since you received the payment, you should send the refund using Send Money.

Refunding Within 60 Days of Payment

To send a refund within 60 days of receiving payment:

1. Log in to your PayPal account.
2. Click the **History** subtab.
3. Find the payment you would like to refund.
4. Click **Details** to open the **Transaction Details** page.
5. Click the **Refund Payment** link on the **Transaction Details** page.
6. Enter the refund amount and click **Submit**.
7. Confirm the refund amount and click **Submit**.

Refunding After 60 Days

To send a refund 60 or more days after receiving payment:

1. Log in to your PayPal account.
2. Click the **Send Money** tab.
3. Enter the required information.
4. Click **Continue**.
5. Review the information on the confirmation page and click Send Money to complete your transaction.

The original transaction fee will be credited back to you when you perform a refund. If you perform a partial refund, a portion of the transaction fee will be credited back to you.

Sending Partial Refunds

You can send a partial refund to your buyer for 60 days after receiving payment by using the refund link on the **Transaction Details** page. The partial refund will be deducted from your PayPal account balance or sent to the buyer in the form of an eCheck.

NOTE: If the buyer denies your partial refund offer, you can offer another refund. Only one partial refund is allowed.

To send a partial refund:

1. Log in to your PayPal account.
2. Click the **History** subtab.
3. Find the payment you would like to refund.
4. Click **Details** to open the **Transaction Details** page.
5. Click the Refund Payment link on the Transaction Details page
6. Enter the partial refund amount and click **Submit**.
7. Confirm the partial refund amount and click **Process Refund**.

16 Security

Notification Validation

Notification validation is the process you use to validate your IPN data. For more information about Notification Validation, see the *Order Management Integration Guide*.

Button Encryption

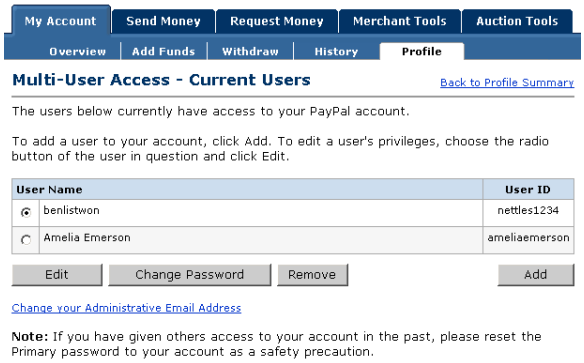
If you choose Button Encryption in the Button Factory, which is the default value, your website payments will be secure, thus both you and your customers remain protected. PayPal automatically encrypts your confidential information using the Secure Sockets Layer (SSL) protocol with an encryption key length of 128 bits (the highest level commercially available).

NOTE: PayPal highly recommends encrypting your button code; however, doing so has three limitations:

1. Encrypted button HTML is not editable. If you want tp modify your button code manually, select **No** for this option.
2. You will not be able to encrypt your button if it has dynamically-generated code from the **Add More** Options page, such as drop-down Options fields (see step 5). If you need Option fields for your products, select **No** to turn encryption off.
3. If you choose to encrypt your button, you will not be able to create an email link.

Multi-User Access

PayPal's Multi-User Access feature allows you to set up multiple logins and give others different levels of access to your PayPal account, so your employees have access onlyto the parts of your Paypal account that they need to complete their jobs. For example, use Multi-User Access to provide your customer service representatives with their own login with limited permissions, so that they only have the ability to view balances and perform refunds, but not the ability to edit profiles, send money, withdraw funds, and so on.


My Account
Send Money
Request Money
Merchant Tools
Auction Tools
Overview
Add Funds
Withdraw
History
Profile
Multi-User Access - Current Users
Back to Profile Summary
The users below currently have access to your PayPal account.
To add a user to your account, click Add. To edit a user's privileges, choose the radio button of the user in question and click Edit.
User Name
User ID
benlistwon
nettles1234
Amelia Emerson
ameliaemerson
Edit
Change Password
Remove
Add
Change your Administrative Email Address
Note: If you have given others access to your account in the past, please reset the Primary password to your account as a safety precaution.

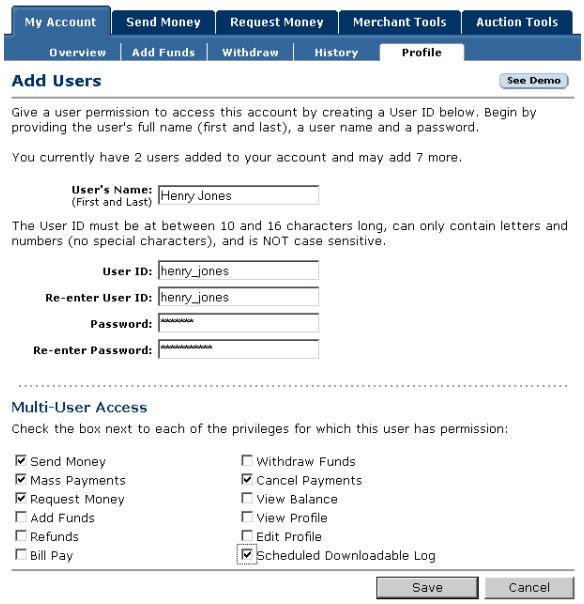
Using the Multi-User Access feature, you can give your employees access to any combination of the following PayPal Account features:

- Send Money
- Mass Payments- U.S. Accounts only
- Request Money
- Add Funds
- Refunds
- BillPay-U.S. Accounts only
- Withdraw Funds
- Cancel Payments
- View Balance
- View Profile
- Edit Profile
- Settlement File
- Scheduled Downloads Log
- API Activation and Authorization

Getting Started

To use Multi-User Access:

1. Log in to your PayPal Business account.
2. Go to your Profile and click the **Multi-User Access** link.
3. Specify your Administrative Contact email address, which is the email address that will receive notifications about your account activity.
4. Add up to nine separate logins to your account. For each login, select a User ID and password, and specify what account privileges the user has permission to access (e.g. Refunds, Send and Request Money).



You might want to establish a separate username and password for each employee who accesses your PayPal account, and grant each user the minimum access necessary. If an employee forgets or loses a password, you can always log in and reset it.

NOTE: Remember to revoke privileges of any employee that leaves the company.

5. You can create additional logins, edit an existing user's privileges, or delete a login at anytime from your Profile.

Using Secure Socket Layer (SSL)

If you have contracted with a third-party hosting provider to operate your website, PayPal recommends contacting your provider to find out if you already have SSL capabilities or if you need to have SSL installed. Most hosting providers can activate SSL for your hosting account.

If you run your own web server, you will need to acquire and install your own SSL certificates.

The following information and resources are useful for implementing SSL.

General Information

- Installing on Apache and Microsoft IIS web servers: http://www.thawte.com/guides
- Windows Server 2003: http://www.microsoft.com/resources/documentation/windowsserv/2003/all/deployguide/en-us/iisdg_mea_nfmd.asp
- Apache: http://www.apache-ssl.org and http://modssl.org

SSL Certificate Providers

- Verisign: http://www.verisign.com
- GeoTrust: http://www.geotrust.com

A Country Codes

ISO 3166 Standard Country Codes

PayPal relies on two-character country codes defined by International Standards Organization (ISO) 3166.

TABLE A.1 ISO 3166 Two-Character Country Codes

Country	Code
Anguilla	AI
Argentina	AR
Australia	AU
Austria	AT
Belgium	BE
Brazil	BR
Canada	CA
Chile	CL
China	CN
Costa Rica	CR
Denmark	DK
Dominican Republic	DO
Ecuador	EC
Finland	FI
France	FR
Germany	DE
Greece	GR
Hong Kong	HK
Iceland	IS
India	IN
Ireland	IE

TABLE A.1 ISO 3166 Two-Character Country Codes

Country	Code
Israel	IL
Italy	IT
Jamaica	JM
Japan	JP
Luxembourg	LU
Malaysia	MY
Mexico	MX
Monaco	MC
Netherlands	NL
New Zealand	NZ
Norway	NO
Portugal	PT
Singapore	SG
South Korea	KR
Spain	ES
Sweden	SE
Switzerland	CH
Thailand	TH
Taiwan	TW
Turkey	TR
United Kingdom	GB
United States	US
Uruguay	UY
Venezuela	VE